UNDERSTANDING HOW TO PREVENT LOSSES

Simple steps to prevent everyday losses



STEVE CIMOLINO

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Practical tips • Frequently asked questions • Checklists to complete

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Visual guide to the book

The pictograms identify the prevention themes. Four reading cues distinguish practical advice, points to check, frequently asked questions and key takeaways.



Home



Vehicle



Liability



Health



Family



Protection



Planning



Assistance



Travel



Documents



Loss



360° prevention



Practical advice



Point to check



Frequently asked questions



Key takeaway

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About the author

Steve Cimolino has worked in Luxembourg's insurance sector for more than twenty years. After working as an agent for Foyer and then as a General Agent for AXA, he is now a principal LALUX agent through his company, Assurances Steve Cimolino S.à r.l. He has held authorisation from the Commissariat aux Assurances (CAA) since 2005.



A graduate of the ESA — École Supérieure d'Assurances in Paris — he holds the Insurance Manager qualification at Level 7, Master's level. He has also worked as a financial adviser for banks in Luxembourg.

In real estate, he completed IFCC training that enabled him to obtain the professional authorisations required to work as an estate agent, co-ownership property manager, property administrator and property developer.

These complementary experiences inform his approach to protecting individuals: understanding their family circumstances, taking their home and assets into account, and assessing the financial consequences of risks. In his practice, he helps clients analyse their needs, choose their cover and handle their claims. He pays particular attention to clear explanations and to matching insurance cover to each person's needs and budget.

With Understanding How to Prevent Losses, he extends this approach by helping readers identify hazards, prepare their checks and organise useful everyday precautions.

"I provide protection at an affordable price against a risk you cannot afford to bear."

Foreword

In my work as an insurance agent, I see the human and financial consequences of losses. Some situations could have been avoided, or made less serious, through a check, maintenance or better preparation. This guide builds on Understanding How to Choose the Right Insurance by placing prevention at the heart of the approach.

The steps suggested are not all free. Many take only a few minutes; others require equipment or professional help. The aim is to enable everyone to begin with what is accessible and useful in their own situation.

How to use this book

Start with the ten actions below, then consult the chapters relevant to your home, travel and family. Each topic offers checks, answers to common questions and a My advice section. The checklists in the appendix help you track actions and issues to address.

A safety recommendation, a legal obligation and a policy condition are three different things. This guide distinguishes between them. It does not replace a medical diagnosis, a professional technical inspection or an analysis of your policy. In an emergency, instructions from the authorities and emergency services take priority.

About this edition

This free guide builds on Understanding How to Choose the Right Insurance. It brings together preventive steps, practical situations and checklists to personalise for your home, travel and everyday life. It is intended primarily for individuals in Luxembourg.

References in square brackets point to resources cited in the chapter or at the end of the book. The situations are educational examples. Local rules, recommendations, opening hours and policy conditions may change: consult the relevant resource before making a decision. The guide provides general guidance; it does not certify that an individual situation has been medically or legally assessed.

Ten actions to get started

□ Locate the water and energy shut-offs without handling an unsafe installation.

□ Check the detectors according to their instructions.

□ Photograph the rooms and keep important invoices.

□ Test a backup that you can access if your phone is lost.

□ Store tools and ladders that would facilitate an intrusion.

□ Prepare two personal emergency contacts.

□ Check tyres, lighting and visibility of the vehicle.

□ Locate your policies and assistance number.

□ Review preventive healthcare appointments with your healthcare professional.

□ Prepare a family plan and consult official warning sources.

CHAPTER 01

Understanding and organising prevention

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



Prevention begins by observing your surroundings. Identifying a leak, a damaged cable or a poorly lit entrance allows you to arrange a remedy before an accident happens. A change in circumstances should also prompt a fresh check.

Practical checks

- Prioritise actions according to urgency, cost and the skills required.
- Review prevention after a move, a birth, building work or a loss of independence.
- After an incident or near miss, record the likely cause and decide how to address it.
- Keep evidence of maintenance and the dates of inspections.



Frequently asked questions

Do I need to check everything every day?

No. Distinguish everyday habits from periodic maintenance and professional inspections.

Does prevention replace insurance?

No. It reduces certain risks, while insurance covers the consequences specified in the policy.

Where should I start on a small budget?

Start with immediate hazards and simple actions: clear a passage, locate a shut-off, find a contact or arrange maintenance. Obtain a quote for any necessary work before scheduling it.

Who should follow up on actions within a family?

Assign a person and a deadline to each task. Tell the other occupants about measures that affect them; a list with no one responsible is easily forgotten.

What should I do after a near miss?

Record what happened and what prevented the damage. Address the cause or ask for a professional inspection; the absence of an injury does not mean the hazard has gone away.

PRACTICAL ADVICE

Choose three actions you can complete this week and set a date for matters that require a professional.

Prevention in four steps

A simple method to revisit as circumstances change.

Observe

Spot a hazard, an oversight or equipment that needs checking.

Prioritise

Start with the most serious risks and actions within reach.

Act

Correct what you can and arrange any help you need.

Review

Check the result and adapt your habits.

CHAPTER 02

Preparing your everyday essentials

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



A short checklist before going out helps prevent things being forgotten. Its contents depend on the day; you do not need to carry every key or document in every situation.

Practical checks

• Wallet: the identification you need, your driving licence if you are driving, your social security card and a means of payment. Check the country's rules on documents you must carry.

• Keys: take the ones you need and avoid attaching a label bearing your full address.

• Phone: battery charge, network access and essential contacts; check updates and backups periodically.

• Depending on the weather: umbrella, rainwear, sun protection, sunglasses and water.

• According to your needs: prescription glasses and personal medication; a compact tool is optional and must comply with restrictions at your destination.



Frequently asked questions

Can emergency responders access my favourite contacts?

Not necessarily on a locked device. Set up emergency contacts and medical information separately, using only information you agree to make accessible.

Should I carry a multifunction pocket knife?

Only if the activity warrants it and the rules of the location and transport allow it.

What should I do if I lose my keys?

Identify what they open and whether they can be linked to your address. Contact the property manager or a locksmith according to the risk, and check the terms of your assistance cover before incurring a non-urgent expense.

Should I carry every original document?

Take only those you really need and keep the others safe. A copy does not replace an original required by an authority.

How do I prepare the medical information on my phone?

Use the settings for your device, choose useful information and check what is visible when it is locked. Update medication and contacts when anything changes.

PRACTICAL ADVICE

Personalise the everyday checklist in the appendix instead of turning your pocket into an equipment bag.

Before stepping outside

Three prompts to personalise your daily checklist.

The essentials

Prepare the keys, documents and items needed for your day.

The journey

Consider the weather, transport and return journey.

A contact

Be able to reach someone and find useful phone numbers.

CHAPTER 03

Protecting your information and account access

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



Documents must remain retrievable if your home, computer or phone becomes inaccessible. A dated inventory helps describe your belongings; on its own, it does not guarantee compensation.

Practical checks

- Photograph every room annually and after major purchases, including detailed images of valuables.
- Keep invoices, product references, serial numbers and policies in an organised folder.
- Keep several copies, including one outside your home, with secure access.
- Encrypt the backup USB drive and keep an independent way to recover access.
- Use a password manager, protect access to it and prepare an account recovery method.
- Keep account references and contacts for blocking access; handle banking codes and cryptocurrency recovery phrases separately.



Frequently asked questions

Is a copy on a USB drive enough?

Not if it could be lost or destroyed along with your other belongings. Test that the files open and that another backup works.

Can I store everything in the cloud?

The choice depends on the sensitivity of the data and the service's security. A cryptocurrency recovery phrase gives control of the assets and needs its own protection strategy.

How do I know whether a backup works?

Try restoring a non-sensitive file on a trusted device. Also check that you can recover the access method if your usual phone is lost.

Is one strong password enough for all my accounts?

No. A different password for each service limits the spread of a data breach. Protect your main email account, password manager and their recovery methods particularly carefully [P15].

Should I keep recovery codes with my phone?

Provide a way to recover access independently of the phone. Avoid keeping all secrets and authentication factors together in one vulnerable place.



PRACTICAL ADVICE

Test recovery with a non-sensitive document before relying on your arrangements. Avoid public or unfamiliar computers when accessing the backup.

A backup you can use

A copy needs to remain accessible if your usual device is unavailable.



Separate the copies

Keep a copy separate from your main device.



Protect access

Plan suitable account recovery without sharing secret codes.



Test recovery

Try it with a non-sensitive document and fix any difficulties.

CHAPTER 04

Recognising scams and making secure payments

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



ILLUSTRATED GUIDE 01

Recognising the signs of a scam

Pause and verify before taking action.



1. **Pressure**
   A message or caller demands immediate action.

2. **Verification**
   Find the organisation's official contact details independently.

3. **Account access**
   Do not share your secret codes with a caller or message sender.

A familiar brand or a padlock in the browser does not prove that a seller is honest. Secure payment and the possibility of obtaining redress are two separate considerations.

Practical checks

- Open the official app or address yourself instead of following an unexpected link.
- Check the seller, the exact website address, the terms of sale and the payment recipient.
- Do not give anyone a password or validation code. Read what the validation authorises.
- Enable account security features and review transactions.
- Compare fees, currency conversion, exclusions, dispute deadlines and the evidence required.



Frequently asked questions

Does PayPal protect every purchase?

No. Protection applies to eligible purchases under the local terms. Personal payments to friends and family are excluded from purchase protection. Read the terms before paying [S14].

What should I do if my identity or an account is compromised?

Contact the provider promptly and, if a payment is involved, your bank through a verified channel. Keep evidence and ask the police about the appropriate reporting procedure. BEE SECURE offers advice; GOVCERT publishes alerts and handles incidents within its remit [S12–S13].

Does a padlock prove that a seller is honest?

No. It tells you about the connection, not the seller's honesty. Check the address, the stated identity and the payment recipient.

What should I do after a suspicious payment?

Contact your bank or the provider immediately through a verified channel, ask what action is possible and keep the evidence. Do not send a second payment supposedly to release a refund.

Why avoid paying for a purchase as a friends and family payment?

The selected payment method may exclude purchase protection. PayPal's personal payments to friends and family are excluded from its purchase protection programme; check eligibility before paying [S14].



PRACTICAL ADVICE

If someone pressures you to pay or validate a code, pause and verify the request independently.

Useful resources: GOVCERT [S12], BEE SECURE [S13], PayPal Luxembourg terms [S14].

CHAPTER 05

Preventing fires and poisoning

IN THIS CHAPTER

- How to Examine Every Piece
- Detect early and prepare for the exit
- React without putting yourself in danger
- Frequently asked questions



RECOGNISE • PREVENT • ACT

ILLUSTRATED GUIDE 02

Checking your home

Look around each room and plan the checks that matter.



1. **Heat sources**
   Keep flammable objects away from heat and supervise open flames.

2. **Water and access**
   Locate shut-offs and keep passageways clear.

3. **Everyday habits**
   Adapt precautions to children, animals and visitors.



A fire can start with an unattended flame, a faulty appliance, a heat source too close to an object or DIY work. Prevention means identifying these situations before they become dangerous, then preparing occupants to respond. The following sections cover a wide range of household scenarios; a particular installation also requires its instructions and, where necessary, a professional assessment.

How to Examine Every Piece

Identify sources of flame, heat and electricity. Look at what could burn nearby: curtains, paper, textiles, packaging, wood and flammable products. Then check stability, ventilation, equipment condition and escape routes. Carry out this inspection with the other occupants, particularly after a purchase, building work or a change in the layout.

PRACTICAL ADVICE

Start by removing obvious hazards — an unattended candle, stacked power strips, laundry against a heater or a blocked passage — before buying additional equipment.

5.1 Candles and tealights

Risk to prevent: A flame can reach a curtain, decoration or clothing; a child or animal can knock over the holder. A tealight can also heat the surface beneath it.

Precautions: Extinguish the candle whenever you leave the room and before going to sleep. Place it on a stable, heat-resistant holder, away from combustible objects and out of reach of children and animals. Prefer an LED candle if supervision is difficult.

Point to note: A decorative jar, ordinary glass or plastic container is not automatically suitable. Use a holder designed for this purpose and follow its instructions; the container does not make the flame harmless. [F1]

5.2 Incense and oil lamps

Risk to prevent: A ember can fall on a piece of furniture or a textile; a lamp can spill.

Precautions: Use a suitable holder on a stable, clear and heat-resistant surface. Extinguish before leaving the room or going to bed. Keep lighting accessories out of reach.

Point to note: The small size of a flame or ember does not allow it to be left unattended. [F1]

5.3 Cooking and overheated oil

Risk to prevent: An unattended saucepan can burn, even without oil. Overheated frying oil can catch fire.

Precautions: Remain attentive while cooking. Keep tea towels, paper and clothing away from the hob. Stop cooking if you need to leave; a timer is a reminder, not supervision. For frying, use suitable equipment and respect its filling limits.

Point to note: If a frying pan catches fire, do not move it and never pour water on it. Turn off the heat only if it is safe, leave the room, close the door and call 112 from a safe place. [F2, F3, F4]

5.4 Kitchen hoods and appliances

Risk to prevent: Fat accumulated in a hood, oven or grill can burn. A toaster placed against a piece of furniture can transmit its heat.

Precautions: Clean appliances and filters according to their instructions. Clear the heat outlets and keep the toaster away from high furniture and combustible materials. Use only microwave-compatible containers.

Point to note: Do not turn the hobs into storage space. Check their stoppage after use and monitor children and animals in the kitchen. [F2, F4]

5.5 Cigarettes and butts

Risk to prevent: A cigarette butt can smoulder in a sofa, bed, bin or planter before flames appear.

Precautions: Do not smoke in bed or in a chair if you are at risk of falling asleep. Use a deep and stable ashtray. Make sure the butts are completely extinguished and cold before throwing them away; moisten them. Never throw butts from a balcony.

Point to note: Fatigue, alcohol, and medications that can cause drowsiness make vigilance more difficult. [F5]

5.6 Fireplace and wood stove

Risk to prevent: Deposits in the flue can catch fire; sparks or radiant heat can reach furniture.

Precautions: Have the appliance and flue serviced by a professional. CGDIS recommends annual chimney sweeping; also check the manufacturer's instructions, local requirements and your policy. Keep wood, furniture and textiles away. Use a spark guard suitable for the appliance.

Point to note: Do not add fuel to maintain a fire throughout the night. In the event of a chimney fire, call 112 immediately; do not pour water into the duct. [F6]

5.7 Ashes and embers

Risk to prevent: Ashes that seem cold can retain heat and cause a new fire start.

Precautions: Collect them in a suitable metal container, placed on a non-combustible surface, away from materials that can burn. Wait for their complete cooling before any disposal according to local instructions.

Point to note: Do not put them directly in a plastic bag, cardboard or trash can. [F6]

5.8 Portable heaters

Risk to prevent: Heating too close to curtains, an armchair or linen can cause a fire, especially if it is knocked over.

Precautions: Install it on a stable surface and respect the manufacturer's clearances. Do not cover it and do not use it to dry laundry. Keep children and animals away. Turn off an extra heater before sleeping or leaving the premises.

Point to note: Have an old appliance or one behaving abnormally checked. Its safety device does not replace safe distances and supervision. [F7]

5.9 Decorative fireplaces with bioethanol

Risk to prevent: The liquid fuel may ignite during filling on a burner that is still hot.

Precautions: Use only the fuel and procedure provided by the manufacturer. Place the material on a stable surface, move away from combustible objects, and keep limited amounts of fuel in an appropriate location.

Point to note: Never refill an appliance that is lit or hot. Do not assume a flame is extinguished simply because it is difficult to see. [F7]

5.10 Electrical sockets and installations

Risk to prevent: A poor contact, damaged cable or faulty installation can cause overheating.

Precautions: Watch for hot sockets, burn marks, unusual smells, crackling and repeatedly tripping circuit breakers. Stop using the affected circuit or appliance and call an electrician. If you are a tenant, report the problem to your landlord.

Point to note: Do not repeatedly reset a circuit breaker without understanding the cause. A burning smell accompanied by smoke or a flame warrants getting to safety and calling 112. [F8]

5.11 Power strips and extension leads

Risk to prevent: Several high-power appliances can exceed an extension lead's capacity; a cable reel can overheat.

Precautions: Respect the maximum power rating shown on the equipment. Avoid daisy-chaining connections and plugging several high-power appliances into the same extension. Fully unwind a cable reel before use. Replace damaged cables.

Point to note: A tape repair does not restore a faulty cable. For a high-power appliance, check the connection conditions with the manufacturer or electrician. [F9]

5.12 Dryers and household appliances

Risk to prevent: Lint, electrical faults or obstructed ventilation can cause overheating. An appliance running while you sleep may delay detection of the problem.

Precautions: Clean the tumble dryer filter and maintain ventilation according to the instructions. Keep the brand, model and serial number so you can check recalls. Avoid running washing machines, tumble dryers and dishwashers while you are away or asleep.

Point to note: Appliances designed to remain on, such as a refrigerator, differ from cycles that can be scheduled while you are present. [F8, F10]

5.13 Telephones and small batteries

Risk to prevent: A damaged device, an inadequate charger or a recharge on a bed can lead to overheating.

Precautions: Use a compatible and good quality charger. Recharge on a clear, heat-resistant surface, never under a pillow or blanket. Avoid recharging while you are away or sleeping and follow the instructions.

Point to note: Do not recharge an inflated, cracked or damaged battery. Have it examined by a professional; do not pierce it. [F11]

5.14 Electric bicycles and scooters

Risk to prevent: A defective battery can quickly produce flames and toxic fumes, blocking the outlet if it is in the entrance.

Precautions: Use a compatible battery and charger from a reliable vendor. Do not charge in the corridors or in front of an exit door. Avoid uncontrolled transformations. After an abnormal shock or change in behaviour, ask for a check.

Point to note: If there is smoke, hissing or worrying heat, do not carry the device through your home to take it outside: get people to safety and call 112. [F11, F12]

5.15 Electric blankets

Risk to prevent: Wear of the fabric, cable or connector can damage the heating circuit.

Precautions: Check condition before use. Follow storage and washing instructions. Replace equipment showing burn marks, exposed wiring, an unusual smell or an overheated connector. Switch off and unplug before sleeping unless the model is specifically intended for that use.

Point to note: Do not combine an electric blanket with a hot-water bottle. Seek advice for people using particular medical equipment. [F13]

5.16 Gas and combustion appliances

Risk to prevent: A leak can create an explosive atmosphere; improper combustion can produce carbon monoxide.

Precautions: Have the installation, appliances and exhaust systems maintained. Keep air vents clear. Learn to locate the shut-off valve. If you smell gas, avoid flames, switches and using a phone indoors; leave the building and call 112 from outside.

Point to note: Ventilate and turn off the gas only if you can do so without exposing yourself or delaying your exit. Inspection of the external network does not replace inspection of your internal installation. [F14]

5.17 Barbecue and brazier

Risk to prevent: Flames, projections and embers can reach a terrace, a fence, a tree or the facade.

Precautions: Choose a stable, non-combustible area away from anything that could burn. Supervise continuously, keep children and animals at a distance and do not use accelerants. Respect local and co-ownership restrictions.

Point to note: Avoid barbecues on balconies. Never bring a charcoal barbecue into the house or garage, even to use its remaining heat: carbon monoxide can be deadly. [F15, F16]

5.18 Decorations and parties

Risk to prevent: A dry Christmas tree, wreath, costume or paper can catch fire in contact with a candle. Damaged string lights pose an electrical risk.

Precautions: Favor light decorations without flame. Check the cables, respect the indoor or outdoor use and the manufacturer's limits. Remove decorations from heat sources and turn them off before leaving the premises or sleeping.

Point to note: A birthday or a party does not suspend the rules of surveillance. Keep loose clothing and disguises away from flames. [F17]

5.19 DIY and Spark-Producing Work

Risk to prevent: Grinding, welding, torch or hot stripping can project heat into a cavity or onto a combustible material.

Precautions: Before the work, identify the materials and nearby exposed areas. Keep flammable products away and prepare protections and monitoring with the professional during and after the procedure. Choose a flame-free method when possible.

Point to note: The end of the work does not mean that all risk has disappeared. The procedure and the duration of supervision depend on the site; they must be defined by the qualified professionals. [F18]

5.20 Oiled Cloths and Flammable Products

Risk to prevent: Cloths impregnated with linseed oil can warm up by oxidation and catch fire when they are piled up. Vapors of flammable products may also encounter a source of ignition.

Precautions: Read the product instructions before use and disposal. Do not leave oiled rags in an ordinary bag or bin. Ask the manufacturer or hazardous waste service for the appropriate method.

Point to note: Not all oils behave in the same way. Do not generalize a storage recipe to an unknown product and do not mix chemical waste. [F19, F20]

5.21 Mirrors and glass objects in the sun

Risk to prevent: A mirror or certain glass objects can concentrate the solar radiation on a textile or furniture.

Precautions: Keep magnifying mirrors, crystals and decorative objects away from direct light. Also look at what is in the trajectory of the sun according to the season.

Point to note: This risk may exist throughout the year, even in a room where no devices are turned on. [F21]

5.22 Medical oxygen and cream-impregnated textiles

Risk to prevent: Medical oxygen promotes combustion. Residues of certain creams on clothing or bedding can increase the severity of a fire in contact with a flame.

Precautions: Follow the instructions of the provider and the healthcare team. Keep cigarettes, candles and other flames away. Incorporate fire risk into the person's help plan and plan how to alert and accompany them to a safe area.

Point to note: Do not modify a treatment based solely on this guide. Ask the doctor or pharmacist for appropriate precautions for the product and equipment used. [F22, F23]

5.23 Waste and fires starting near the building

Risk to prevent: Cardboard, waste or combustible objects against a façade can fuel an accidental or deliberately started fire.

Precautions: Avoid build-up, keep waste away from openings when fit-up permits, and keep access clear. Report dangerous deposits and degraded common equipment to the manager.

Point to note: In buildings, prevention also depends on the common areas. Do not block a fire door in the open position or store items on stairs. [F24, F25]

Detect early and prepare for the exit

In Luxembourg, smoke detectors have been mandatory in all homes since 1 January 2023. CGDIS specifies that they must cover every bedroom and escape route. It also recommends installing them in living rooms, offices, laundry rooms and boiler rooms. For places affected by cooking vapour or smoke, follow its recommendations and the manufacturer's instructions instead of improvising. [F26]

Test the detectors according to the instructions, maintain them and replace batteries or devices when necessary. Don't neutralize a detector that sounds regularly: look for the cause and ask for advice on its location. A smoke detector does not replace a carbon monoxide detector. [F26, F16]

Carbon monoxide can cause poisoning without a visible fire. It is invisible and odourless. Maintain combustion appliances and flues, keep air vents clear and provide a suitable CO detector. If an alarm sounds or you suspect poisoning, leave and call 112; do not wait for flames to appear. [F16, F27]

Prepare an escape route, a meeting point and help for children and people with mobility or sensory difficulties. Keep exits and keys usable. Close internal doors at bedtime to limit possible spread; avoid charging devices in escape routes. [F10, F11, F23]

React without putting yourself in danger

If the fire is at home and the exit is passable, alert the occupants, evacuate, close the doors behind you and call 112 from a safe place. Do not use the elevator and do not return for an object. If the fire is elsewhere in the building and the staircase is smoky, do not engage in it: stay behind a closed door, call 112 and give your position. Follow the emergency services' instructions. [F25, F28]

Using a fire extinguisher requires equipment suitable for the fire, a trained person and a clear escape route. It must never delay evacuation. Do not use water on burning oil or live electrical equipment. Do not attempt improvised action on a burning battery or a chimney fire. [F3, F6, F11, F29]



Frequently asked questions

Is a candle in a pot safe?

No. The holder must be heat-resistant and stable; nearby materials, children and animals must still be considered. Extinguish it when leaving the room. [F1]

Does a timer replace my presence in the kitchen?

No. It helps to remember cooking, but it does not eliminate the risk of overheating or fire. [F2]

Can I leave my refrigerator on at night?

Yes, if it is in good condition and installed according to its instructions: it is designed to operate continuously. The recommendation to avoid unattended cycles includes washing machines, dryers and dishwashers. [F10]

Does a smoke detector protect against carbon monoxide?

Not an ordinary smoke detector. The functions are different; a combined device must explicitly cover both risks. [F16, F26]

Do you always have to go out the stairs in a building?

No, if the stairs are smoky or impassable. Call 112 from a protected area and indicate exactly where you are. [F25]

Is annual chimney sweeping a uniform requirement for everyone?

The CGDIS recommends it. Requirements that apply to your facility must be verified according to usage, local requirements and contract; the guide does not change this recommendation as a general rule. [F6]

Home fire checklist

- Candles and incense extinguished before leaving and at bedtime
- Hob clear and checked to be switched off
- Tumble dryer and cooker hood maintained according to instructions
- Sockets and cables free of signs of overheating or damage
- Power strip ratings respected and extension leads in good condition
- Batteries charged away from textiles and escape routes
- Heaters kept clear and combustion appliances maintained
- Ash stored in a suitable metal container
- Flammable products and waste managed according to their instructions
- Smoke detectors installed in required locations and tested
- CO detection appropriate to the appliances in the home
- Stairs and access clear, fire doors functional

Instructions known to occupants and help planned for vulnerable people



PRACTICAL ADVICE

keep the instructions, the references of the devices and the proof of maintenance. A check after an incident narrowly avoided can correct a situation before it happens again.

Sources of the fire chapter

Sources consulted on October 5, 2026. The foreign recommendations below are used to document preventive actions; their emergency numbers and national rules are not transposed in Luxembourg.

[F1] London Fire Brigade — Candles and incense

[F2] London Fire Brigade — Kitchen

[F3] London Fire Brigade — Frying pan fires

[F4] London Fire Brigade — Deep frying

[F5] London Fire Brigade — Tobacco

[F6] CGDIS — Chimney fires

[F7] London Fire Brigade — Heating and Bioethanol

[F8] London Fire Brigade — Electrical Appliances

[F9] London Fire Brigade — Cables and Extensions

[F10] London Fire Brigade — Checks at Bedtime

[F11] SIS du Bas-Rhin — Lithium batteries

[F12] London Fire Brigade — Electric Bikes and Scooters

[F13] London Fire Brigade — Electric blankets

[F14] Creos — Gas Safety

[F15] London Fire Brigade — Barbecues

[F16] CGDIS — Carbon monoxide

[F17] CGDIS — Fire prevention during the holidays

[F18] INRS — Prevention and hot work

[F19] East Sussex Fire and Rescue Service — Flaxseed Oil

[F20] NOAA — Flaxseed oil and self-heating

[F21] London Fire Brigade — Mirrors in the Sun

[F22] MHRA — Creams and textiles

[F23] London Fire Brigade — Medical equipment and vulnerable people

[F24] London Fire Brigade – Reducing the risk of arson

[F25] French Civil Security — Domestic Fire

[F26] CGDIS — Smoke detectors

[F27] Environmental administration — CO poisoning and emergency

[F28] CGDIS — Call 112

[F29] Government of the United Kingdom — Housing Fire Safety

CHAPTER 06

Preventing water damage and weather-related losses

IN THIS CHAPTER

- Recognize the signs before the damage increases
- Facilities to choose according to the accommodation
- First steps in the event of a leak
- Prevention and insurance



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Water damage can come from a pipeline, equipment, rain, or soil. A trace of moisture can also come from condensation. These origins require different answers. The following situations constitute a practical inspection of the dwelling; they do not replace the search for a leak or the diagnosis of the building.

Recognize the signs before the damage increases

Look beneath sinks, near appliances that use water, at ceilings, around windows and in rarely used rooms. Watch for drips, damp patches, persistent odours, peeling finishes, swelling parquet, unusual flows and unexplained increases in water use. Note when signs appear: after a shower, during an appliance cycle, after rain or during a thaw. This helps the professional identify the cause. [E1, E2, E3]

PRACTICAL ADVICE

Make sure every occupant can locate the shut-off valve. Also identify the appliance valves and contact details for the plumber, landlord or property manager. A valve that is blocked by clutter or whose location is unknown is less useful in an emergency.

6.1 Visible valves and fittings

Risk to prevent: A joint or fitting can let through a small leak that gradually damages the furniture or the floor.

Precautions: Visually check accessible fittings and undersides of furniture. Have a recurring drop repaired; don't settle for a permanent container.

Point to note: Do not force an old fitting and do not disassemble under pressure. Involve a plumber if you are not in control of the operation. [E1]

6.2 Appliance hoses and connections

Risk to prevent: A damaged hose, poorly tightened connection or pinched pipe can leak.

Precautions: After installing or moving a device, have the connections checked and observe a first cycle. Replace the parts according to their condition and the manufacturer's instructions.

Point to note: There is no identical replacement time for all hoses. Keep the connection points accessible. [E2, E3]

6.3 Washing machine and dishwasher

Risk to prevent: A leak can occur at the door, water inlet or drain.

Precautions: Inspect pipes, joints and traces of water. Use the right products and quantities. Avoid cycles while you're away, so you can spot a problem.

Point to note: An anti-leakage device limits certain incidents, not all their causes. If water reaches the power supply, do not touch the socket in the wet area. [E2, E3]

6.4 Traps and slow drainage

Risk to prevent: A trap can leak, and a blocked drain can cause an appliance or fixture to overflow.

Precautions: Remove accessible debris regularly according to the maintenance instructions. Investigate slow drainage or repeated blockages.

Point to note: Never mix drain cleaners or keep trying chemicals one after another. Tell the professional if a product has already been used. [E2, E4]

6.5 Overflowing bathtub and sink

Risk to prevent: A forgotten water supply or a blocked evacuation can lead to an overflow.

Precautions: Stay present while filling and check drainage. Do not assume the overflow provides sufficient protection in every situation.

Point to note: Do not let a bathtub fill up during an outing or a task that permanently distracts you from its supervision. [E2]

6.6 WC and flushing

Risk to prevent: A continuously running toilet wastes water; a connection or cistern can also leak onto the floor.

Precautions: Listen for persistent running water and check the base of the toilet and its connections. Have a flush that does not stop repaired.

Point to note: Distinguish water running into the bowl from a leak onto the floor. The consequences and repairs differ. [E1]

6.7 Shower and bath seals

Risk to prevent: A detached seal or unstable shower tray can allow water into the walls.

Precautions: Check corners, junctions, pipe penetrations and signs in adjacent rooms. Renew damaged seals and investigate movement of the tray.

Point to note: A new bead of sealant does not correct a poorly protected substrate, a failed fixing or a hidden leak. [E5]

6.8 Walk-in showers

Risk to prevent: Water can pass under the tile or at the connection with the siphon when the sealing system is defective.

Precautions: Entrust design and repair to qualified professionals. Have slopes, drainage, connection and protection of exposed surfaces checked.

Point to note: Tiles and their joints do not, by themselves, constitute a waterproofing. Infiltration in a shower requires a diagnosis before repair. [E6]

6.9 Concealed pipework

Risk to prevent: A concealed pipe can leak into a floor slab or partition without a visible puddle nearby.

Precautions: Have a spreading damp patch or unexplained water consumption investigated. Keep pipework plans and request suitable leak detection.

Point to note: Do not demolish randomly: the visible trace can be far from the origin. Have the location and intervention documented. [E7]

6.10 Water heaters and safety units

Risk to prevent: A leak of tank, connection or abnormal flow can wet the room.

Precautions: Observe the appliance and its drainage; follow its instructions and maintenance requirements. On some hot-water cylinders, dripping from the safety assembly while heating is normal if the water is drained correctly.

Point to note: Never close the exit of a safety device. A continuous flow or off-heat flow shall be examined according to the model. [E8]

6.11 Radiators and heating circuit

Risk to prevent: A leak can affect radiators, bleed valves, connections or heating pipework.

Precautions: Report traces of corrosion, repeated pressure losses or the frequent need to add water. Have the circuit maintained and look for the cause.

Point to note: Do not compensate indefinitely for a leak by filling the circuit: repeated refills can contribute to its degradation. [E9]

6.12 Air conditioning and condensate

Risk to prevent: A clogged condensate tank or pipe can let water flow into the housing.

Precautions: Have the drains maintained and check for marks below the indoor unit. Report water running onto a wall or suspended ceiling.

Point to note: A stain near air conditioning can result from drainage failure, a leak or insufficient insulation of pipework. The source must be checked. [E10]

6.13 Freezing of interior pipes

Risk to prevent: Water can freeze in the pipes of cold rooms and a leak appears at thaw.

Precautions: Identify exposed areas, have pipes insulated and arrange suitable protection during cold weather. Organise visits to the unoccupied home.

Point to note: Insulation alone does not guarantee protection against freezing. Never thaw pipes with a blowtorch; call a professional. [E11, E12]

6.14 Outdoor taps and outbuildings

Risk to prevent: Water remaining in an outdoor circuit can freeze and cause a rupture.

Precautions: Before winter, have the circuits concerned isolated and drained according to their design. Store the accessories according to their instructions.

Point to note: A closed tap may still contain water. Check the winterisation procedure instead of assuming the circuit is empty. [E12]

6.15 Prolonged absence and vacant housing

Risk to prevent: A leak can last without being noticed; a heating failure can expose the pipes to freezing.

Precautions: Plan appropriate measures with a professional: turning off the water where compatible with the installations, frost protection, visits and a contact who can be reached.

Point to note: The closure of the water does not protect from rain infiltration. Do not cut off a power supply required for equipment without checking its operation and instructions. [E11, E12]

6.16 Inclined roof and penetrations

Risk to prevent: A displaced tile or a degraded waterproofing near a chimney, roof window or equipment can let in rain.

Precautions: Arrange regular maintenance. After severe weather, inspect from a safe place and look for signs indoors. Notify the landlord or property manager promptly.

Point to note: Do not climb on a wet or damaged roof. A temporary tarpaulin shall be installed by an equipped operator. [E13]

6.17 Gutters and downpipes

Risk to prevent: Leaves and debris can clog the ducts and cause an overflow against the walls.

Precautions: Plan inspection and cleaning according to nearby trees, seasons and weather events. Have the fixings and continuity of the downpipes checked.

Point to note: Working at height requires secure access. Involve a professional when cleaning is not risk-free. [E14]

6.18 Flat roofs and waterproof terraces

Risk to prevent: A blocked drain or damaged waterproofing upstand can retain water and cause infiltration.

Precautions: Have drains and upstands maintained. Preserve access needed for maintenance and check the roof's permitted use.

Point to note: Do not puncture the waterproofing or add loads or planters without advice. An inaccessible roof is not a leisure terrace. [E15, E16]

6.19 Windows and French doors

Risk to prevent: Rain can enter through a joint, a connection with the masonry or a clogged drainage device.

Precautions: Maintain the carpentry according to its instructions. Have a degraded seal and the entire connection checked if the water comes back after the rain.

Point to note: Do not block every small opening: some drain water. A defect higher up may show itself lower down. [E17, E18]

6.20 Thresholds, balconies and exterior fittings

Risk to prevent: An outdoor level or a threshold defect can allow the water to reach the dwelling.

Precautions: Before work, have slopes, fittings and evacuations examined. Watch for water that stagnates against an opening.

Point to note: Adding a surface covering or raising a terrace can alter drainage and protection. Have the changes assessed. [E19]

6.21 Runoff and water entering a cellar

Risk to prevent: Heavy rain can direct water towards a low doorway, basement window or garage ramp.

Precautions: Identify the low points and have adapted protections studied: barriers, openings or layout of the flow. Put sensitive goods high.

Point to note: A cellar can be filled quickly. Do not go down when the water threatens to overwhelm it to save an object. [E20, E21]

6.22 Sewer backflow

Risk to prevent: An overloaded network can send wastewater back to the devices located in the lower part.

Precautions: Have the building's protection against backflow assessed. A valve or lifting system must be selected, installed and maintained for the configuration.

Point to note: A valve is not a universal protection and does not replace a suitable design. Do not confuse backflow protection with drinking water system protection. [E22]

6.23 Flood and groundwater

Risk to prevent: Water can reach openings, conduit passages or buried walls; pressure can affect the building.

Precautions: View risk maps and alerts. Have the basement protections and the security of the exposed equipment evaluated.

Point to note: Do not suddenly empty a cellar during a flood: differences in pressure can damage the walls. Follow the instructions of the authorities. [E21, E22]

6.24 Condensation and Ventilation

Risk to prevent: Steam can condense on cold surfaces and promote mould.

Precautions: Maintain air inlets and extractions, evacuate cooking and shower moisture and have faulty ventilation checked. After a renovation, check the air renewal.

Point to note: A dehumidifier does not repair a leak or a defect in the building. Do not plug the vents to mask the cold. [E23]

6.25 Rising damp

Risk to prevent: Soil moisture can rise in some walls and cause salts, peeling or wood degradation.

Precautions: Make a diagnosis before choosing drainage, treatment or repair. Also check the existing ground levels and coatings.

Point to note: A waterproof paint can mask the sign without removing the cause, or even aggravating the behaviour of the wall. [E24]

6.26 Works and supports still wet

Risk to prevent: A construction site leak or a material closed before drying can trap moisture.

Precautions: Have the construction site protected from rain, test the networks and check the drying of the supports before closing or finishing. Keep photographs of the networks.

Point to note: Do not choose a repainting date on the surface appearance alone: the materials can remain moist in depth. [E25]

Facilities to choose according to the accommodation

A leak sensor can give an alert near sensitive equipment; an automatic shut-off can limit certain flows if properly installed. Their usefulness depends on the location, power, transmission and monitoring of alerts. Test the equipment according to its instructions. A connected alert is not useful if no one can intervene. For valves, pumps, barriers and drainage, have the solution checked by a professional. [E20, E22]

Add to your inspection the special equipment that is really present: aquarium, swimming pool, spa, watering system, filter, softener or rainwater recovery. Locate their fittings, possible overflows and valves; apply their instructions and have their installation checked. There is no single maintenance procedure for all these equipments.

First steps in the event of a leak

Keep people away from the danger zone. Close the identified water supply if it is safe to access. Keep objects away only if conditions permit, take photographs and notify the plumber, lessor or property manager and your insurer. Have the case corrected and keep the evidence of the intervention. [E12, E13]

If water reaches electrical equipment, do not touch wet sockets or appliances. Do not cross a flooded area to reach an electrical panel. Isolate the electricity only from a dry, safe place; re-energising must be checked after exposure to water. If people are in danger, call 112. [E21, E26]

If a ceiling deforms, a structure seems weakened or waste water invades the dwelling, avoid the area and have safety conditions assessed. For drying and soiled materials, ask for a suitable method; do not enclose moisture under a new finish. [E22, E25]

Prevention and insurance

An internal leak, water infiltration, sewer backflow and a flood do not necessarily fall under the same cover. Check separately for damage, leak detection, access and reinstatement costs, repair of the defective part, wasted water, freezing and weather hazards. LALUX's presentation of its offer distinguishes additional weather hazards in particular. The response to a claim always depends on the applicable policy. [E27]

In an apartment, inform those affected by the leak: neighbour, landlord and property manager. Water appearing in your home does not, by itself, identify the cause or the person responsible. Keep correspondence, photos and invoices. Respect your policy's reporting deadline, without automatically applying a deadline or agreement specific to France.

Frequently asked questions

Do you have to wait for a big leak before involving a plumber?

No. A persistent drop or evolving halo warrants verification. [E1, E7]

Is it enough to replace the silicone if my shower leaks?

Only if the cause is the joint. The support, the receiver or the waterproofing under tiles may be involved. [E5, E6]

Does all the water under a water heater indicate a perforated tank?

No. The flow may come from a fitting or from the safety group; the drip during heating may be normal depending on the device, but must be evacuated. [E8]

Can I cut off the water before a trip?

This can be adapted, after checking the needs of your facilities. Also provide protection against frost and visits: cutting water does not solve all the risks. [E11, E12]

Does a connected detector guarantee that a leak will be stopped?

No. It must detect in the right place, transmit an alert and allow an intervention. Test it according to its instructions.

Can a house outside the flood zone be damaged?

Yes. A pipeline, rain on the building, or runoff can cause damage without river overflow. [E2, E13, E22]

Can I pump a flooded cellar right away?

Not without evaluation when the water still exerts pressure outside. The authorities recall the risk of damage to the walls. [E21]

Is all moisture automatically insured as water damage?

No. It is necessary to determine the origin and examine the cover, conditions and exclusions of the contract. [E27]

Water and humidity checklist

- [ ] Shut-off valve identified, accessible and known to occupants
- [ ] Connections, hoses and undersides of furniture inspected
- [ ] Water-using appliances and drains maintained according to instructions
- [ ] Shower seals and signs in adjacent rooms checked

Unusual water consumption and new marks investigated

Water heaters and heating circuit checked

Frost-exposed pipes protected according to their design

Absence prepared and a person able to respond designated

Roof, gutters and drains maintained with secure access

Windows, doors and thresholds checked after heavy rain

Cellar flooding and backflow risks assessed by a professional

Sensitive belongings and documents stored above low-lying areas

Ventilation maintained and persistent moisture investigated

Contract and useful contacts available



PRACTICAL ADVICE

Keep a photo of the shut-off valve and its location with your home checklist. Keep a simple log of problems — date, room, circumstances, photo and action taken — rather than postponing attention to a recurring mark.

Sources of the water chapter

Sources consulted on October 5, 2026. French resources document phenomena and gestures; their construction standards and insurance rules are not presented as Luxembourgish obligations.

[E1] Uisce Éireann — Leaks in housing

[E2] AQC — Bathroom

[E3] AQC — Illustrated bathroom sheet

[E4] INRS — Cleaning Chemicals

[E5] AQC — Shower seals and corners

[E6] AQC — Walk-in showers

[E7] AQC — Recessed piping

[E8] Atlantic — Safety assemblies

[E9] AQC — Heating circuits

[E10] AQC — Air Conditioning and Condensates

[E11] AQC — Freezing

[E12] LALUX — Frost prevention

[E13] AQC — Roofs

[E14] Water Management Administration — Preparation

[E15] AQC — Maintenance of terrace roofs

[E16] AQC — Protection of accessible terraces

[E17] AQC — Links of joinery

[E18] AQC — Maintenance of joinery

[E19] AQC — Window Door Thresholds

[E20] Water Management Administration – Flood Protection

[E21] Floods Luxembourg — Behaviour

[E22] Water Management Administration — Building Guide in Flood Zones

[E23] AQC — Condensation

[E24] AQC — Rising damp

[E25] AQC — Construction site moisture and fungal development

[E26] CGDIS — Flooding

[E27] LALUX — Home cover

CHAPTER 07

Protecting your home from theft

IN THIS CHAPTER

- Have your home assessed before getting equipped
- Situations to be examined
- Protect property that requires special attention
- Preparing for an absence in Luxembourg



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Preventing theft involves entrances, habits and the belongings you keep. This chapter reviews situations to check in a house or apartment, including cellars, garages and outbuildings. No measure eliminates every risk. Begin with free checks, then have equipment useful for your home assessed. The examples are educational and are not accounts of losses experienced by clients.

Have your home assessed before getting equipped

In Luxembourg, the Police's National Crime Prevention Service offers free advice, including a visit by appointment. Verified contact: (+352) 244 24 4033 and prevention@police.etat.lu. Prepare your questions about hidden openings, cellars, shared entrances, alarms and habits during absences. [V1, V3]

Situations to be examined

7.1 Short absence and simply slammed door

Risk to prevent: A few minutes away on an errand can leave an entrance insufficiently secured.

Precautions: Lock the door and check the closure before leaving.

Point to note: A door that appears to be closed does not allow us to conclude that its lock is engaged. [V10]

7.2 Open or tilted windows

Risk to prevent: An opening remains accessible during your absence.

Precautions: Close the windows before exiting, even briefly.

Point to note: Check each room rather than relying on a habit. [V2]

7.3 Glazed door and accessible keys

Risk to prevent: Keys may remain visible near an opening.

Precautions: Keep keys out of sight and avoid leaving them on a lock near a window.

Point to note: Keep a possibility of rapid evacuation for the occupants; reconcile safety against theft and fire. [V10]

7.4 Damaged door or closure

Risk to prevent: Looseness, difficulty closing or a damaged component warrants a check.

Precautions: Have the door, frame and lock assembly examined before buying additional protection.

Point to note: The choice and installation must be adapted to the support; have the solution validated by a professional. [V10]

7.5 Private cellars and basement windows

Risk to prevent: Secondary access receives less attention than the main entrance.

Precautions: Check its closure and have the mechanical protection evaluated.

Point to note: Do not block necessary ventilation or an exit when adding equipment. [V2]

7.6 Garage open longer than necessary

Risk to prevent: The opening of the garage leaves the property exposed.

Precautions: Close after use and wait for complete closure before moving away.

Point to note: Check also the interior access to the dwelling, according to your configuration. [V1]

7.7 Shared building entrances

Risk to prevent: A visitor can enter without the residents knowing who he is.

Precautions: Verify a visitor's identity before releasing the entrance door and report faulty closing mechanisms to the property manager.

Point to note: Do not block a common door for your convenience; terms must preserve evacuation. [V1]

7.8 Bicycle in a cellar or garage

Risk to prevent: A closed room alone does not protect the bike.

Precautions: Attach it to a suitable fixed point with a quality lock.

Point to note: Prepare a sheet with frame number, model and photographs. [V8]

7.9 Ladders or tools left outside

Risk to prevent: Outside equipment can facilitate an intrusion.

Precautions: Store ladders and tools in a closed area.

Point to note: This check can be done after each DIY, without new purchase. [V2]

7.10 Furniture under an opening

Risk to prevent: Trash cans or furniture can facilitate access to a balcony or a window.

Precautions: Keep these objects away from accessible openings.

Point to note: Also observe changes in disposition after work or a party. [V2]

7.11 Hidden or poorly lit surroundings

Risk to prevent: Vegetation and darkness reduce the visibility of accesses.

Precautions: Maintain the surroundings and arrange appropriate lighting.

Point to note: Avoid dazzling neighbours; lighting does not replace closing. [V2, V11]

7.12 Spare keys hidden outdoors

Risk to prevent: A convenient hiding place leaves a key out of your control.

Precautions: Instead, give a spare key to a person you trust.

Point to note: Avoid doormats, pots and other hiding places around the entrance. [V10]

7.13 Key lost or handed over to an intervener

Risk to prevent: You no longer know who can access the accommodation.

Precautions: Identify duplicates, recover those that have become unnecessary and ask the locksmith for advice if a key is missing.

Point to note: The replacement or reprogramming depends on the device. Note who holds a key and what it is used for. Organization recommendation to adapt to housing.

7.14 Keyless car keys near the entrance

Risk to prevent: The key of the vehicle can remain close to the facade.

Precautions: For an affected vehicle, follow the manufacturer's recommendations and consider a suitable shielded storage.

Point to note: Police recommend keeping these keys away from the entrance. Check the operation of the retained protection. [V7]

7.15 Visible prolonged absence

Risk to prevent: Accumulated mail and permanently closed housing report an absence.

Precautions: Arrange for mail to be collected and a trusted person to visit.

Point to note: Leave contact and simple instructions; never ask the relative to confront an intruder. [V4]

7.16 Publicly Announced Travel

Risk to prevent: A publication can reveal that the home is unoccupied.

Precautions: Postpone travel publications or carefully limit their distribution.

Point to note: Also review out-of-office announcements in your email. [V4]

7.17 Departure without coordination with the person of trust

Risk to prevent: A loved one has a key but does not know what to do.

Precautions: Before leaving, test the key, prepare useful contact details and explain the alarm.

Point to note: Pass the codes confidentially and specify what to do in the event of an alert. [V4]

7.18 Alarm not activated or inadequate coverage

Risk to prevent: Equipment present may not protect the accesses used.

Precautions: Design the system according to location and activate it during absences.

Point to note: With the installer, provide an adapted mode when occupants or animals remain on site. [V3]

7.19 Alarm with no one able to react

Risk to prevent: A notification arrives but no one is available.

Precautions: Specify who receives the alert and the procedure followed by that person or the security company.

Point to note: Test the transmission according to the instructions and review the contacts after a phone change. [V3]

7.20 Poorly oriented camera or poorly protected account

Risk to prevent: Surveillance may encroach on privacy or lose its usefulness.

Precautions: Limit the field to your property and protect access to the account according to the available functions.

Point to note: The CNPD sets out limits concerning streets, pavements and neighbours. For shared residences or regular service providers, have the applicable rules checked. [V5]

7.21 Alarm sticker or dummy camera alone

Risk to prevent: A visible sign can give an impression of protection without real detection.

Precautions: Think of it as a complement; prioritize access and a reliable organization.

Point to note: The sources consulted do not justify a promise of effectiveness for dummy devices alone. An actual camera does not replace mechanical protection. [V11]

7.22 Fake craftsman or policeman at the door

Risk to prevent: A person seeks to enter under a professional pretext.

Precautions: Check before opening, request identification and contact the organization by a number searched independently.

Point to note: A uniform, a badge or a number displayed is not enough. If in doubt about an alleged police officer, contact 113. [V6, V11]

7.23 Urgent request to return money or jewelry

Risk to prevent: An alarming call requires you to keep your belongings safe with a stranger.

Precautions: Interrupt the exchange and verify the request with the actual service through an independent channel.

Point to note: Do not hand over valuables under pressure from a claimed emergency. [V12]

7.24 Valuable objects and scattered evidence

Risk to prevent: After a theft, missing items and their value are difficult to establish.

Precautions: Make an inventory with photos, invoices and features; keep a separate secure copy.

Point to note: The My Safe function of the Police.lu application allows you to record property information. Also protect access to your backups. [V13]

Protect property that requires special attention

Avoid keeping valuable items in a cellar or garage. For jewellery, watches, collections, artworks or instruments, discuss storage and protection with a professional and your insurer. A small portable safe does not provide the same protection as properly selected and installed equipment; clarify requirements before buying. Do not keep the key or code with the belongings being protected. [V1, V14]

The inventory may include the item's description, brand, model, serial number, purchase date, documented value and invoice location. Photograph rooms and distinctive belongings, then update the record after an acquisition or change. Do not publish this inventory. It helps with identification and documentation; it does not guarantee compensation on its own. [V13, V14]

Preparing for an absence in Luxembourg

The free Départ en vacances service lets you notify the police of an absence. Your home can then be included in occasional preventive patrols; this is neither permanent guarding nor a guarantee against theft. Use the official e-commissariat form and check the requested information. Combine this step with secured entrances, mail arrangements and a trusted contact. [V4, V15]

First steps after an attempt or burglary

If you think someone is still inside, remain at a safe distance. Do not try to confront or pursue them. In Luxembourg, contact the Police on 113. For an injury or medical help, call 112. Give the address and what you observe, without exposing yourself to gather more information. [V9, V16]

Do not clean up, tidy or touch forced entrances before receiving police instructions. Avoid letting others enter. After the police examination, arrange urgent security through an identified professional and notify the insurer and, where needed, the landlord or property manager. Keep authorised photographs, invoices and complaint references. [V9]

If keys, documents, means of payment or devices have disappeared, prepare a list of the accesses concerned: housing, vehicle, bank and digital accounts. Contact the relevant bodies directly for blocking, replacement or access protection. Do not post images of suspects on social media; hand over useful material to the police. Recommendation for preparation of the file, to be adapted to what has been stolen.

Check theft cover with your insurer

Ask what your contract covers for home theft, attempted theft, access damage, outbuildings, outside objects, and property taken away. Examine closing conditions, periods of vacancy, excess and limits. These elements depend on the contract; there is not a single rule for all dwellings.

Some offers distinguish extensions for valuables, portable equipment or outdoor installations. LALUX's presentation illustrates this variety. Reassess your contents after acquisitions and obtain confirmation for an especially valuable collection or item. Do not assume an item is covered everywhere because it is included in your home inventory. [V14, V17]



Frequently asked questions

Does a very short absence make locking up unnecessary?

No. Close the accesses and activate the alarm, even briefly. [V1]

Is a tilted window a closed window?

No. Before you go out, close it completely. [V2]

Is a camera enough to prevent theft?

No. It can complement protection, but it does not replace secure access or an appropriate response. [V11]

Can I film the pavement to protect my entrance?

The CNPD specifies that the field of a home camera must remain limited to private property. Have the necessary orientation and masks adjusted. [V5]

Do stickers alone provide a deterrent?

No such guarantee is established here. Do not present them as an operational protection system.

Does Départ en vacances provide permanent surveillance?

No. These are occasional preventive patrols as part of general surveillance. [V4, V15]

Should a bicycle in a garage still be attached?

Yes. Police recommend securing it separately; also prepare its credentials. [V1, V8]

Should a forced door be repaired immediately?

Call the police first and preserve evidence. Then arrange to secure the premises according to their instructions and those of your insurer. [V9]

Theft and absence checklist

- [ ] Doors and windows checked before leaving
- [ ] Cellar, garage and closed outbuildings
- [ ] Faults in shared entrances reported to the property manager
- [ ] Ladders, tools and other means of access stored away
- [ ] Keys and duplicates identified and kept out of sight
- [ ] Bicycles attached and identified
- [ ] Alarm activated and known reaction procedure
- [ ] Cameras correctly aimed and account access protected
- [ ] Mail and visits organized during the absence
- [ ] Trusted person can be reached with a tested key
- [ ] Absence reported to the police if desired
- [ ] Publications revealing absence avoided
- [ ] Inventory and evidence updated and backed up
- [ ] Theft policy conditions and useful contacts checked



PRACTICAL ADVICE

Walk around your home before each departure. Before buying equipment, start with the free prevention consultation. Record the remedy needed, who is responsible and the date of the check.

Sources for the theft chapter

Sources consulted on October 5, 2026. Foreign resources are used only for practical advice; their emergency numbers, certifications and administrative arrangements are not transposed in Luxembourg. The proposed organizational points must be adapted to the accommodation and the contract.

[V1] Police Luxembourg — Burglary

[V2] Police Luxembourg — Home Weaknesses

[V3] Police Luxembourg — Alarm systems and SNPC

[V4] Police Luxembourg — Holidays in security

[V5] CNPD — Video surveillance of a private home

[V6] Police Luxembourg — Impersonation scams

[V7] Police Luxembourg — Car and key thefts without contact

[V8] Police Luxembourg — Bicycle theft

[V9] Police Luxembourg — After a burglary

[V10] French Ministry of the Interior — Prevention of burglaries

[V11] Police UK — Home protection

[V12] Police Luxembourg — Shock telephone calls

[V13] Police Luxembourg — Help for victims of theft and My Safe

[V14] LALUX — Valuables Pack

[V15] Police Luxembourg — Registering a holiday absence

[V16] CGDIS — Emergencies

[V17] LALUX — Home insurance

CHAPTER 08

Preventing accidents and damage to others

IN THIS CHAPTER

- Inspect the accommodation with the people who frequent it
- Organize interventions and common areas
- Understand what civil liability protects
- Responding to an accident



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Protecting your home also means avoiding hurting a visitor, endangering a passerby, or damaging a neighboring property. This chapter brings together the main situations to be examined, without claiming to cover all possible accidents. The same precaution can protect your family and another person. Examples are educational; they do not constitute a decision on the responsibility of a particular case.

Inspect the accommodation with the people who frequent it

Walk through entrances, stairs, bathrooms, the kitchen, garden and common areas. Consider who may be exposed: a young child, older person, unfamiliar visitor, delivery person or service provider. New mobility difficulties, a birth, building work or a new animal warrant another inspection. Luxembourg's Directorate of Health stresses preventing injuries at home. [A1]

Start by removing accessible hazards and reporting defects. Note the equipment to be checked by a professional. Don't consider a verbal instruction as sufficient protection for a toddler or a person who can't follow it.

8.1 Congested passages and sliding carpets

Risk to prevent: A cable, a toy or a carpet can cause a fall.

Precautions: Clear passages and secure or remove rugs that pose a risk.

Point to note: Also check the nocturnal route to the toilet. [A2]

8.2 Stairs and insufficient lighting

Risk to prevent: A poorly visible step or inadequate support increases the risk of falling.

Precautions: Light accesses and have unstable steps or handrails repaired.

Point to note: Avoid carrying a load that blocks your view of the route or prevents you from holding on. [A2]

8.3 Bathroom and wet floors

Risk to prevent: Showering and moving on a wet floor can lead to a slip.

Precautions: Dry wet areas and choose suitable supports and surfaces.

Point to note: A towel rail is not necessarily a support bar. Have the fastener for this purpose checked. [A2]

8.4 Repeated falls or loss of mobility

Risk to prevent: The environment and the state of health can be combined.

Precautions: Ask for an assessment after falls or a fear of falling and have the home adapted.

Point to note: Do not change a treatment alone. Technical assistance must match the person's needs. [A2, A3]

8.5 Chair used as a step

Risk to prevent: Improvised support can tip over.

Precautions: Choose equipment that is suitable, stable and in good condition; follow its instructions.

Point to note: For prolonged or difficult work at height, arrange a safer solution or a professional. [A4]

8.6 Baby on a changing table

Risk to prevent: A movement can cause the child to fall.

Precautions: Prepare everything within reach and keep a hand on the baby.

Point to note: If you need to step away, place the baby somewhere safe instead of relying on being away only briefly. [A5]

8.7 Child and stairs accessible

Risk to prevent: The child can reach the stairs before knowing how to use it.

Precautions: Install barriers adapted to the location and in accordance with their instructions.

Point to note: Control attachment and closure; learning does not replace monitoring. [A6]

8.8 Windows and balconies accessible to children

Risk to prevent: Furniture allows a child to climb near a drop.

Precautions: Move furniture and climbing objects away and have the openings security evaluated.

Point to note: Do not leave a child alone near an open window or on a balcony. A mosquito net is not a guardrail. [A7]

8.9 Furniture or televisions that can tip over

Risk to prevent: A child can climb or pull on the furniture.

Precautions: Anchor furniture and televisions according to their instructions, using fixings suited to the supporting surface.

Point to note: Remove attractive objects from height; do not assume that heavy furniture is impossible to overturn. [A8]

8.10 Cluttered infant sleeping areas

Risk to prevent: Soft objects or an unsuitable mattress can interfere with breathing.

Precautions: Put the baby to sleep on their back in their cot, with a suitable mattress and a correctly sized sleeping bag.

Point to note: Keep pillows, duvets and soft objects away; do not add mattresses to a travel cot. [A29]

8.11 Blind cords or accessories

Risk to prevent: An accessible loop can wrap around the neck.

Precautions: Keep the cords out of reach with the intended devices and keep the bed away from the blinds.

Point to note: Do not create a loop by improvised storage. Check the product instructions. [A9]

8.12 Small objects and accessible foods

Risk to prevent: Small items can be brought to the mouth.

Precautions: Store small parts safely and adapt toys and food to the child's age; supervise meals.

Point to note: A toy intended for an elder can be dangerous for the younger. [A14]

8.13 Accessible button batteries

Risk to prevent: A swallowed battery can lead to serious damage quickly.

Precautions: Keep new and used batteries out of reach and check the compartments for closure.

Point to note: Any suspicion of ingestion requires immediate medical advice, even without symptoms. Call 112 or the Poison Control Center; follow its instructions. [A10, A12]

8.14 Transferred or improperly stored household products

Risk to prevent: A product can be confused with a drink or be ingested by a child.

Precautions: Keep the original packaging, label and storage inaccessible, separate from food.

Point to note: Do not pour a cleaner into a food bottle or mix the products. [A11]

8.15 Potentially toxic drugs and products

Risk to prevent: Tablets, cosmetics or DIY products remain accessible.

Precautions: Store them out of reach, including in visitors' bags.

Point to note: In case of exposure, keep the package and contact the poison control center quickly; do not test a home remedy. [A12]

8.16 Drink or hot pot within reach

Risk to prevent: A hot liquid can be spilled on someone.

Precautions: Place containers away from the edge and turn pan handles inwards.

Point to note: Avoid carrying a hot liquid while holding a baby; watch for tablecloths the child can pull. [A13]

8.17 Bathing and burning surfaces

Risk to prevent: Water, oven or iron may burn before a sufficient reaction.

Precautions: Check bathwater temperature and keep children away from hot surfaces.

Point to note: Hot water from the tap is not automatically adapted to the bath. [A14]

8.18 Electrical equipment near water

Risk to prevent: Humidity can make the use dangerous.

Precautions: Keep mains-powered appliances away from the bath and have damaged cables or sockets repaired.

Point to note: Do not touch a person who is still in contact with an electrical source. Get safe and call 112. [A15]

8.19 Bathtub and other small water points

Risk to prevent: A child can drown without being able to call.

Precautions: Prepare everything before bathing and ensure constant adult monitoring.

Point to note: A bath seat does not replace the adult. Empty containers after use. [A6]

8.20 Swimming pools, ponds and garden access

Risk to prevent: The child can reach the water out of a planned swimming.

Precautions: Secure access and designate an attentive adult while swimming.

Point to note: Warning: Alarm, cover and accessories do not replace surveillance. Do not expose yourself to drowning by attempting an uncontrolled rescue. [A6, A16]

8.21 Trampoline and garden games

Risk to prevent: A collision, a fall or damaged equipment can hurt.

Precautions: Follow age limits and instructions; allow only one user at a time on a family trampoline.

Point to note: Check the net, padding, fixings and clearances. Do not attempt uncontrolled tricks. [A17, A18]

8.22 DIY and tool in motion

Risk to prevent: A blade, a rotating element or a projection can reach the user or a third party.

Precautions: Keep protectors in place, use appropriate protections, and keep other people away.

Point to note: Stop and isolate the power according to the instructions before working on the equipment. Do not disable a safety device. [A19]

8.23 Dog and visitor or young child

Risk to prevent: An animal can bite, jostle or escape.

Precautions: Monitor interactions, control access, and follow leash rules.

Point to note: Never leave a baby alone with an animal, even a familiar pet. In Luxembourg, keeping a dog requires third-party liability cover. [A6, A20]

8.24 Balcony object or unstable outdoor equipment

Risk to prevent: A pot or furniture can fall and reach someone.

Precautions: Have brackets and fasteners checked; store moving objects before strong winds.

Point to note: Do not make an exposed repair during the storm. Ask for advice for anything above a passage. Inspection recommendation to be adapted to the building.

8.25 Degraded tree or building element

Risk to prevent: A branch, tile or part of a facade may fall.

Precautions: Report defects and have the item examined by a professional; secure access if necessary.

Point to note: Do not infer liability solely from where something fell. The condition, circumstances and each person's role must be examined. [A21]

8.26 Snow, ice and access to housing

Risk to prevent: A visitor or passer-by may slip in front of the building.

Precautions: Organize the clearing and the appropriate treatment; check the regulations of your municipality.

Point to note: In Luxembourg City, occupants must sufficiently clear and/or spread materials preventing accidents. Salt is not the only means indicated. [A22]

8.27 Leak or fire in the vicinity

Risk to prevent: An incident can spread to other homes.

Precautions: Apply fire and water chapter controls; promptly notify those involved.

Point to note: Do not cross a dangerous area to limit material damage. Inform lessor or property manager and insurer without prejudging liability. See Chapters 5 and 6.

8.28 Reception of visitors and loaned objects

Risk to prevent: A person ignores a danger or uses equipment that they do not know.

Precautions: Explain features of the premises and provide the instructions when lending equipment; remove faulty items.

Point to note: Have cover for entrusted, borrowed or rented items clarified in the policy. Liability cover does not mean every borrowed item is insured. This is a preparation recommendation and a policy point to check.

8.29 Shared meals and poorly preserved foods

Risk to prevent: A meal can transmit an infection or expose a guest to an allergen.

Precautions: Respect hygiene, separate raw and cooked and keep the products according to their indications. Ask for allergies before preparing.

Point to note: Keep composition and packaging if necessary; do not improvise when a guest reports an allergy. [A23]

Organize interventions and common areas

For a rental or co-ownership, identify who ensures the maintenance of each access, equipment or space. Report anomalies in writing and keep track of the request and its continuation. A practical organization does not alone decide on legal responsibility. During work, ask the professional how visitors, neighbours and passers-by will be protected; check with your insurer if the project requires an adaptation of the contract.

Before a winter absence, designate the person who will check access. The City of Luxembourg provides for obligations for occupants and specifies their distribution when there are several. Consult your municipality for its own regulations and any help available. Do not transfer a width of passage or other local rule to the entire country. [A22]

Understand what civil liability protects

Private civil liability refers to damages caused to third parties when your liability is incurred and the contract covers the case. It should be distinguished from coverage of your own property, injuries and legal protection. An accident in your home alone does not prove that you must compensate the victim. [A21, A24]

Ask who is insured, who is considered a third party and what activities or situations are excluded: animals, buildings, works, property entrusted, professional or paid activity, motor vehicles. Also check excess, limits, territory and reporting terms. These questions form a reading grid; their answer depends on your contract. Do not assume that all members of the household are third parties to each other.

Family liability insurance is not personal accident insurance. For a dog, however, Guichet.lu specifies the obligation to hold liability cover and provide proof when registering the animal with the municipality. Confirm that the circumstances of the animal and its keeper have been correctly declared. [A20, A24]

Responding to an accident

Protect people first without causing a second accident. For a medical emergency, serious injury, drowning, electric shock or immediate danger, call 112. Give the precise address, access details and what happened; follow the operator's instructions. Do not put yourself in danger to retrieve an object. [A25]

For exposure to a product or medicine, the Belgian Poison Centre can be reached from Luxembourg on 8002 5500, 24 hours a day. Keep the product, packaging and, if possible, its UFI code. Do not induce vomiting or give anything to drink or eat without medical instructions. Breathing difficulties, loss of consciousness or another emergency require a call to 112. [A12, A26]

Once everyone is safe, collect contact details and observed facts: date, place, circumstances, people present and photographs where permitted and useful. Report the case to your insurer within the policy's deadline and provide the documents. Describe the facts honestly without promising compensation before review. Keep invoices for professional work and correspondence. Then address the identified hazard and record the remedy in your home checklist.

Training and Controlling Products

CGDIS offers the free Safety and Everyday Accident Prevention course from age 14. It covers household and leisure risks, including those affecting children, older people and animals. First aid training complements this approach; consult official registration information. [A27]

Before reusing or giving away equipment, check its reference in product safety alerts. Safety Gate identifies dangerous non-food products in the European Union. Follow the manufacturer's recall instructions and do not use a recalled product. The illustration in this chapter shows risks; it does not replace fixing or assembly instructions. [A28]

8.30 Horses: handling and neighbourhood

Risk to prevent: A surprised horse kicks, jostles a visitor or leaves his enclosure.

Precautions: Have the manipulations supervised by a competent person. Keep visitors away from areas of animal care and movement. Control fences, gates and closures after each passage; IFCE technical benchmarks explain the importance of an adapted fence [P16].

Point to note: Foreign benchmarks do not define your Luxembourg obligations. Have the responsibilities of owner, caretaker, rider and host structure specified as well as the cover for the animals, the activities and the people concerned. In case of injury or animal on a road, warn the competent rescue without attempting a dangerous recovery.

8.31 Animals: Anticipating interactions

Risk to prevent: An animal is in the middle of a passage, is left alone with a child or escapes during a visit.

Precautions: Organize a rest area, close access and explain the rules to visitors. Directly monitor interactions with children. Ask the veterinarian or a competent educator for appropriate help if the behaviour changes or poses a risk.

Point to note: A normally calm animal may react to pain, fear, or an unusual situation. Have the worrying signs examined and check the terms of the contract rather than assuming any activity is covered.



Frequently asked questions

Am I automatically responsible if someone falls in my home?

No. It is necessary to examine the facts, the role of each and the applicable rules; the insurance then studies the guarantee.

Does liability insurance cover my own injury?

It does not replace personal accident insurance. cover must be distinguished. [A24]

Must salt be spread outside every home in Luxembourg?

Check municipal regulations. In Luxembourg City, the wording provides for clearing and/or spreading materials that prevent accidents; it does not prescribe salt alone. [A22]

Can an animal used to children be left alone with a baby?

No. An unpredictable reaction remains possible; an adult must monitor the interaction. [A6]

Does a pool alarm replace monitoring?

No. It complements protections; it does not replace the attention of an adult. [A6, A16]

Does a swallowed battery without symptoms allow you to wait?

No. Seek medical advice immediately by reporting suspicion of ingestion. [A10]

Does a heavy piece of furniture also need to be fixed?

Weight alone does not rule out tipping. Follow the instructions and use suitable anchoring devices. [A8]

Is a helmet, gloves or net enough for any activity?

No. The choice depends on the activity and instructions; maintenance, surroundings and correct use remain necessary.

Can I simply give milk after poisoning?

No. Call the Poison Control Centre and follow its instructions; do not choose a treatment yourself. [A12]

Should I wait until a loss occurs to check liability cover?

No. Check the guarantee during a family change, a new activity, work or the arrival of an animal.

Checklist of accidents and damage to others

Secure passages, carpets and night journeys

Stairs, lighting and supports checked

Wet floors and controlled bathroom equipment

Windows, balconies and stairs secured against risks to children

Furniture and televisions fixed according to their instructions

Sleeping and baby equipment adapted and checked

Cords, small parts and batteries out of reach

Products and medicines stored with their packaging

Hot liquids and electrical appliances used outside risk areas

Secure water points and organized monitoring

Games and tools controlled according to their instructions

Controlled animal and verified obligations

Exterior objects, trees and building defects examined

Maintenance of access and winter measures organized

Communal regulations and co-ownership tasks identified

liability cover, emergency contacts and instructions available



PRACTICAL ADVICE

keep a small record of the corrected hazards — location, anomaly, action taken, date, and next check. Repeat the inspection when the needs of a person or the use of a room change.

Sources of the accident chapter

Sources consulted on October 5, 2026. Foreign resources document prevention; their obligations, national numbers and administrative arrangements are not transposed in Luxembourg. The proposed measures for a building must be adapted to its design. Liability issues require consideration of the case and the contract.

[A1] Directorate of Health — RETRACE and injury prevention

[A2] Health insurance — Preventing falls of the elderly

[A3] Health insurance — Fall risk assessment

[A4] INRS — Step ladders and steps

[A5] Public Health France — Changing table

[A6] Public Health France — Child Domestic Accidents

[A7] Public health France — Preventing defenestration

[A8] CPSC — Anchoring of furniture and televisions

[A9] SPF Economy — Blinds with cords

[A10] DGCCRF — Button batteries and young children

[A11] ANSES — Chemicals and deconditioning

[A12] Directorate of Health — poisoning

[A13] Public Health France — Burns and hot liquids

[A14] DGCCRF — Preventing Child Domestic Accidents

[A15] Health insurance — Electrical accidents

[A16] CGDIS — Drowning

[A17] Directorate of Health — Trampoline-related accidents

[A18] AFNOR — Trampolines for family use

[A19] INRS — Prevention when using machines

[A20] Guichet.lu — Keeping and registering a dog

[A21] LALUX — Family civil liability

[A22] City of Luxembourg — Winter service and obligations

[A23] ANSES — Hygiene in the kitchen

[A24] LALUX — Accident and liability cover cover

[A25] CGDIS — Call 112

[A26] Centre Antipoisons — Access from Luxembourg

[A27] CGDIS — Safety and accident prevention on a daily basis

[A28] European Commission — Safety Gate

[A29] NHS — Safe Sleeping for Infants

CHAPTER 09

Preventing damage caused by household pests

IN THIS CHAPTER

- Mould and dry rot
- Frequently asked questions
- Pest and home inspection checklist
- Useful resources in Luxembourg



RECOGNISE • PREVENT • ACT



Illustration of the main risks and prevention reflexes. Thumbnails alone do not identify a species.

Animals or insects can contaminate supplies, damage textiles, degrade wood or insulation, or disrupt home life. The first step is to identify what is present and the extent of the problem. A noise in the attic is not enough to conclude to an infestation of rats, and a bite is not enough to identify a bed bug.

The following seven sections provide documented benchmarks. Luxembourgish sources frame local approaches; foreign resources provide technical benchmarks, without transposing their legal obligations in Luxembourg. Costs, occupant-owner splits and cover must be reviewed for each situation.

9.1 Spotting an infestation

Photograph the signs without touching an animal or dismantling an installation. Record the room, date, frequency of observations and affected items. Specialist identification helps avoid treating the wrong organism. Distinguish an isolated insect from repeated signs in several rooms. Tidying also makes normally concealed areas easier to inspect. [N1]

An inaccessible and crowded area?

Situation and warning signs: Cartons or reserves mask the angles and complicate detection.

Precautions: Keep passages, baseboards and storage areas accessible. Inspect incoming objects and avoid food debris [N1].

Point to note: Do not disassemble a ceiling or electrical equipment to pursue an animal. Have the inaccessible areas examined.

9.2 Rats and mice

Openings around the pipes?

Situation and warning signs: Traces of gnawing or droppings appear near a technical passage.

Precautions: Have the entry points identified and protected with appropriate materials; a closure must retain the function of ducts and ventilation [N2].

Point to note: Do not rely solely on a poison or ultrasound device. Confirm the species and the response plan.

Accessible food and waste?

Situation and warning signs: Packaging is pierced; residues or feed remain available.

Precautions: Store pet food and supplies in closed containers. Close the bins, clean up the residue, and watch over the reserves [N2].

Point to note: Check outbuildings and common areas too: treating one room can leave the source of the problem in place.

Droppings in a cellar or attic?

Situation and warning signs: Dry cleaning can spread contaminated dust.

Precautions: Do not sweep or vacuum droppings. Ask for suitable cleaning instructions; significant contamination warrants a specialist company. [N3]

Point to note: Keep children and animals at bay. Do not mix cleaning products and follow their instructions.

9.3 Insects that attack wood

Holes and wood dust in timber?

Situation and warning signs: Wood-boring insects can damage furniture, floors or roof structures.

Precautions: Photograph the traces and have the wood examined. The diagnosis must specify the organism, the possible activity and the affected parts [N4].

Point to note: An old hole alone does not prove an active infestation. Avoid treating blindly.

A fragile supporting part?

Situation and warning signs: A degraded wood can affect the safety of the building.

Precautions: Ask for professional advice on the structure and security measures, in addition to possible treatment [N4].

Point to note: Do not cover the signs with paint or cladding before diagnosis. French termite obligations are not Luxembourg rules.

9.4 Bed bugs, fleas and moths

Any clues around the bed?

Situation and warning signs: Small dark spots, insects or traces on the seams of the mattress and the box spring can alert.

Precautions: Inspect the edges of the bed and photograph the clues. Confirm the identification: the bites alone are not evidence [N5].

Point to note: Infestation can affect sleep and well-being. Seek medical advice if the injury or distress persists.

A return trip or a second-hand furniture?

Situation and warning signs: Luggage and furniture can carry bedbugs.

Precautions: Examine the furniture before introduction. When traveling, inspect the sleeping area and avoid putting the luggage on the bed. In case of suspicion, limit the movement of objects between rooms [N6].

Point to note: Do not give suspicious furniture to someone else. Arrange treatment or disposal according to suitable instructions.

Improvised treatment for bedbugs?

Situation and warning signs: Repeated insecticides can fail and expose occupants.

Precautions: Prioritize a plan combining physical measures adapted to the materials and, if necessary, specialized intervention [N7].

Point to note: Do not heat a room with devices diverted from their use. Do not buy an unidentified product to spray bedding and housing [N8].

A scratching animal and fleas in the house?

Situation and warning signs: Places where the animal sleeps may be home to different stages of fleas.

Precautions: Consult the veterinarian for a product adapted to the species and condition of the animal. Also inspect and clean its bed and environment [N9].

Point to note: A permethrin-based parasite treatment for dogs can be fatal to cats. Never transfer a treatment from one species to another. [N10]

Damaged textiles in a cupboard?

Situation and warning signs: Moth larvae can attack stored woollens, especially when soiled.

Precautions: Clean the textiles according to their label before storage. Use closed containers and inspect long unused items [N11].

Point to note: Pantry moths and clothes moths require different investigations. Find the source instead of treating only the visible adult moths.

9.5 Food insects

Larvae or threads in stored food?

Situation and warning signs: Flours, cereals and other dry foods can be home to storage insects.

Precautions: Examine all sensitive products, including neighboring packages. Eliminate infested food, clean nooks and store supplies in airtight containers [N12].

Point to note: An insecticide in the closet does not remove insects inside the packages. Avoid contaminating food, dishes and surfaces.

Cockroaches in the kitchen?

Situation and warning signs: They can arrive with objects and circulate in the building, often discreetly at night.

Precautions: Remove food residues, correct leaks, inspect incoming items, and protect suitable technical passages [N13].

Point to note: Repeated observations or several affected dwellings call for coordinated action with the manager. General spraying does not replace identification and tracking.

9.6 Nests and animals in attic or façades

A nest near a passage?

Situation and warning signs: Wasps and hornets can cause stings when the nest is disturbed.

Precautions: Avoid sudden movements, keep the route to the nest clear and cover food and drinks outdoors. [N14]

Point to note: Do not close the nest and do not attempt to burn it. Firefighters intervene for real and imminent danger, not for the routine removal of all nests.

A stone marten in the attic?

Situation and warning signs: Noise and degradation of insulation materials can signal its presence.

Precautions: Ask for advice on identification and on cohabitation or access protection measures [N15].

Point to note: Do not seal an opening without checking whether animals are inside. The stone marten also has a useful role, particularly as a predator of rodents.

Bats or birds in the building?

Situation and warning signs: Housing can also accommodate a protected species.

Precautions: Before work or a closure of access, consult the Administration of nature and forests for the applicable measures [N16, N17].

Point to note: All bats and almost all birds present in Luxembourg are protected. Annoyance does not justify intentional destruction or disruption.

9.7 React and limit damage

Keep photographs, dates, correspondence and invoices. Notify the landlord or property manager promptly if the building or common areas are affected. Suggest a coordinated inspection instead of independent treatments that could conflict. Clarify cost allocation according to the situation and applicable rules; this chapter does not automatically identify who must pay.

Before work, request a quote describing the diagnosis, affected areas, method, precautions for occupants and animals, any re-entry delay and planned follow-up. Distinguish treatment and cleaning from repairs to damage. Monitor results over time rather than only immediately after the work.

Using a suitable product in Luxembourg?

The placing on the market and use of biocides are regulated in Luxembourg. A product authorized in another country is not automatically usable here. Check its status with the Environment Administration, the intended use and the category of user. Keep the product in its packaging and follow the label, including removal and protection measures [N18].

Check your contract with the insurer?

Ask separate questions: Are investigation and treatment costs covered? Is cleaning included? What about damage to the building, furniture or insulation? Can assistance arrange a visit? Which exclusions, excesses, limits or prior steps apply? Ask for an answer based on your policy; the word home does not confirm any of this cover.

Mould and dry rot

These are fungi. For mould, cleaning a surface without investigating the source of moisture does not solve the problem permanently. A leak, building defect or conditions of use may require different remedies. [N19] Dry rot can damage timber: suspected cases warrant specialist diagnosis, particularly in a structural element. [N4] See also Water Damage.



Frequently asked questions

Should we treat it as soon as an insect is observed?

Start by identifying and searching for clues. The intervention depends on the species and the context [N1].

Is an ultrasonic device enough for rodents?

No, animals can get used to it. Accesses and sources of food have yet to be corrected [N2].

Do bites prove the presence of bugs?

No. Also look for insects and traces around the bed [N5].

Should I throw the bed away immediately?

Avoid a hasty decision. Ask for a diagnosis and a plan; moving furniture can disperse bedbugs [N6, N7].

Can I use the treatment of the dog on my cat?

No. Some products, especially those based on permethrin, are dangerous for the cat [N10].

Should we call the fire department for each wasp nest?

No. The CGDIS distinguishes the current elimination from a real and imminent danger [N14].

Is rodent control free everywhere in Luxembourg?

Luxembourg City's official page states that an initial visit to a private home is covered. Check the conditions with your own municipality. [N20]

Does insurance pay automatically?

It is necessary to examine separately the costs of intervention and damages, asking for the provisions of the contract applicable.

Pest and home inspection checklist

□ Photographed clues and noted dates

□ Confirmed species before treatment

□ Supplies and animal feed stored in closed containers

□ Closed waste and residues removed

□ Cellar, attic and outbuildings inspected without risk

□ Service openings checked without blocking ventilation

□ Textiles and furniture examined

□ Luggage checked where there is a suspicion

□ Rodent droppings not swept or dry-vacuumed

□ Owner or property manager informed if necessary

□ Protected species taken into account before work

□ Method, precautions and follow-up specified in the quotation

□ Product authorisation and instructions checked

□ Coverage and expenses clarified with the insurer

□ Follow-up inspection scheduled after treatment

PRACTICAL ADVICE

Write down what has favored the installation or introduction of the organism. A correction of access, storage or humidity completes the intervention and makes it possible to monitor the same points afterwards.

Useful resources in Luxembourg

Your municipality: ask about the relevant service and arrangements for a visit. Luxembourg City: Hygiene Service, +352 4796-3640, hygiene@vdl.lu; an initial rodent-control visit to a private home is covered under the published conditions, excluding businesses. [N20]

Wasps: CGDIS refers to natur&ëmwelt for information, +352 29 04 04-1 and berodung@naturemwelt.lu. [N21] For protected animals and building work, consult the Nature and Forest Administration. [N16, N17] For biocides, consult the Environment Administration. [N18]

Sources for the pest chapter

Consultation on October 5, 2026. Foreign sources are used for technical benchmarks; their numbers, support systems and national rules are not transposed in Luxembourg. The prescriptions of a professional and the manufacturer's instructions of a product take precedence on a general sheet.

[N1] Canadian Conservation Institute — Preventing Pests

[N2] Health Canada — Rats and mice

[N3] Public Health Agency of Canada — Hantavirus Cleanup and Prevention

[N4] French Ministry of Ecological Transition — Xylophages and lignivorous fungi

[N5] Health Insurance — Recognising bed bugs

[N6] French Ministry of Health — Bed bugs

[N7] Health insurance — Fight against bed bugs

[N8] Anses — Care with products against bedbugs

[N9] Health Canada — Fleas

[N10] Anses — Antiparasitic for dogs and risk for the cat

[N11] University of Maryland — Clothes moths

[N12] University of Minnesota — Food Insects

[N13] Health Canada — Cockroaches

[N14] CGDIS — Wasps and prevention advice

[N15] City of Luxembourg — Urban mammals and stone martens

[N16] Environment Portal — Housing bats

[N17] Environment Portal - Protection of Birds and Bats

[N18] Environmental administration — Placing biocides on the market

[N19] Ministry of Housing — Moulds

[N20] City of Luxembourg — Deratization and Hygiene Service

[N21] CGDIS — Contacts for wasps

CHAPTER 10

Connecting home insurance cover with prevention

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



RECOGNISE • PREVENT • ACT

This table helps you read your own policy and prepare a discussion with your insurer. Look for cover, limits, excesses, exclusions and obligations in the general and special terms. An insurer's table cited as an example does not describe the whole market. [S4]

Risk category	Prevention and questions to ask
Fire and poisoning	Maintain appliances; distinguish property damage, expenses and assistance.
Water, frost and bad weather	Monitor pipes and drains; check covered events, exclusions and limits.
Theft and valuables	Close access, update inventory; specify supporting documents, values and protections required.
Equipment and exteriors	Keep instructions and evidence of maintenance; declare installations and check their cover.
Liability and animals	Organise safety for third parties; specify people, animals, activities and entrusted property.
After a loss	Locate contacts and procedures; check urgent measures, reporting and prior approval.

Practical checks

- Fire: heating, chimney sweeping, electricity and detectors.
- Water and freezing: pipes, appliances, valves and cold protection.
- Weather and climate hazards: roof, outdoor areas, exposure and drainage.
- Glass breakage: fixings and protection of glazed elements.
- Theft and vandalism: access, storage, absences and inventory.
- Installations: pool, heat pumps, solar panels, charging points and appliances according to instructions.
- Assistance and ancillary cover: contacts and organization after a loss.
- Liability, legal expenses cover and co-ownership: roles, policies and preservation of evidence.



Frequently asked questions

Are all these types of cover included?

No. Some are options and titles are not enough to know the actual protection.

Do photos replace bills?

They complement them. Keep as much evidence of ownership, value and references as possible.

Is repairing a leak always reimbursed?

Maintenance, repairing the cause and the resulting damage may be treated differently. Examine the policy and circumstances without inferring cover simply from the words water damage.

When should I contact the insurer after work?

Before the work, ask if the project changes the risks or values to report. After the work, keep the supporting documents and have the necessary elements of the contract updated.

Can I dispose of damaged property immediately?

First get people to safety and limit damage without exposing yourself. Take photos and ask the insurer what items to keep, unless keeping them poses a danger.



PRACTICAL ADVICE

Review the value of your contents after a major purchase or building work.

Useful resources: Table of LALUX housing formulas [S4].

CHAPTER 11

Preparing your car

IN THIS CHAPTER

- Understanding tyre tread and markings
- Documents to prepare for a Luxembourg car
- Equipment to carry
- In case of breakdown or accident



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ILLUSTRATED GUIDE 03

Before taking to the road

Visual checks complement scheduled maintenance.



1. **The vehicle**
   Check tyres, lights, visibility and any apparent faults.

2. **Equipment**
   Prepare the documents, luggage and protection suited to the journey.

3. **If in doubt**
   Have a fault assessed before departure, using the manual and professional help.



A car ready for departure is maintained, has its tyres and visibility checked, has correctly seated occupants and accessible equipment. A personal check does not replace a roadworthiness inspection, the manufacturer's scheduled maintenance or diagnosis when a fault appears.

This chapter mainly concerns a passenger car used from Luxembourg. Check foreign rules and the model's instructions before travelling. The illustrations show the themes; they do not provide a mechanical procedure.

11.1 Overdue maintenance or roadworthiness inspection

Risk to prevent: A departure is planned while a deadline or a defect remains to be treated.

Precautions: Check the date of the inspection certificate, the reported repairs and the maintenance schedule specific to the model [C1, C2].

Point to note: Passing an inspection does not guarantee there will be no future fault. Arrange repairs before departure day.

11.2 Improper tyre pressure

Risk to prevent: A tyre loses air or the vehicle leaves more loaded than usual.

Precautions: Measure pressure when the tyres are cold, at least monthly and before a long journey. Use the manufacturer's values for the load, not the maximum pressure on the sidewall. [C3, C4]

Point to note: The pressure indicator does not replace the control. Repeated loss requires diagnosis, rather than successive re-inflations.

11.3 Worn or uneven tread

Risk to prevent: An area of the tyre wears out more, or the grooves become shallow.

Precautions: Measure in several areas of the main grooves with a gauge and spot the wear indicators. Have irregular wear examined [C5].

Point to note: In Luxembourg, the minimum for the tyres of a car is 1.6 mm. For winter tyres, the Police recommends replacement under 4 mm: a recommendation separate from the legal minimum [C6].

11.4 Deformed sidewall or damaged tyre

Risk to prevent: A bulge, cut or deformation appears after an impact.

Precautions: Have the tyre examined before resuming a trip; also observe less visible faces when this can be done safely [C5].

Point to note: Sufficient depth does not make a tyre whose structure is damaged acceptable.

11.5 Tires unsuitable for winter conditions

Risk to prevent: Black ice, compacted or melting snow, ice or frost are expected on the route.

Precautions: For a car, fit compliant winter tyres on every wheel. Luxembourg's requirement depends on conditions, not a fixed date. [C7]

Point to note: Do not mix summer and winter tyres. Accepted marking and additional equipment may differ abroad; check the countries crossed.

11.6 Faulty or poorly adjusted lights

Risk to prevent: A light no longer works, provides poor illumination or dazzles others.

Precautions: When stopped in a safe place, check the front and rear lights, brake lights and indicators with another person. Clean the lenses and have the alignment checked. [C8]

Point to note: Lights on do not prove that they are well adjusted. Checking is useful before the dark season and after an anomaly.

11.7 Unusable replacement bulb

Risk to prevent: The driver carries a bulb incompatible with the light unit.

Precautions: Check reference, access and procedure in the manufacturer's instructions. A replaceable bulb can justify a small reserve and the tools actually needed [C9].

Point to note: LED and xenon units are not handled like ordinary bulbs; some systems require a professional. Do not work on public roads.

11.8 Insufficient wipers and washers

Risk to prevent: Wiper blades leave streaks or the fluid freezes.

Precautions: Check the blades and operation of the windscreen washers; use fluid compatible with the expected temperatures. Replace a damaged blade. [C10]

Point to note: A clean windscreen and clean lights contribute to visibility. A full tank with an unsuitable product is not enough.

11.9 Snow-covered windows and roof

Risk to prevent: The view remains partially masked or snow can detach from the vehicle.

Precautions: Clear the surfaces necessary for driving, mirrors and lights; remove the accumulated snow before departure [C11].

Point to note: Do not leave with a small open area on the windshield. Demisting must be effective during the journey.

11.10 Incorrect oil level

Risk to prevent: The level is too low or topping up exceeds the maximum.

Precautions: Follow the procedure of the model, vehicle immobilized on adapted ground. Use the prescribed oil and follow the guidelines [C12].

Point to note: The measurement times vary according to the engine. Do not generalize a quantity or interval to all cars.

11.11 Overheating and cooling

Risk to prevent: An unusual level or abnormal temperature appears.

Precautions: Have a fluid loss checked and use only a product compatible with the vehicle requirements [C13, C14].

Point to note: Never open the cooling system cap when the engine is hot. Topping up does not resolve the cause of a leak or overheating.

11.12 Weak starter battery

Risk to prevent: Start-up becomes difficult, especially in cold weather.

Precautions: Have the battery tested if it weakens or before a demanding departure. The ACL advises a check after three years [C15].

Point to note: Repeated tests do not repair the failure. Cables or a booster are only useful with the vehicle-compatible procedure; otherwise call for assistance.

11.13 Abnormal braking or steering

Risk to prevent: Noise, vibration, unusual behaviour or a warning light indicates a possible fault.

Precautions: Have the brakes, steering and components examined prior to travel [C1, C16].

Point to note: An improvised road test is not a diagnosis. Follow the manual's stop instructions for a critical warning light.

11.14 Object or carpet under the pedals

Risk to prevent: A loose bottle or floor mat can obstruct the controls.

Precautions: Remove loose objects from the floor and secure the mats suitable for the intended anchorages. Check the free movement of the pedals when stationary [C17].

Point to note: Do not stack floor mats or search for an object on the floor while driving.

11.15 Improperly retained baggage

Risk to prevent: A braking throws an object into the passenger compartment.

Precautions: Put heavy loads low in the boot, against the seat back; secure luggage and avoid loading above the seat back without a suitable restraint. [C18]

Point to note: Respect the load limits of the vehicle and accessories. A roof box changes the behaviour and total height.

11.16 Child seat or belt improperly installed

Risk to prevent: A passenger is not properly restrained, even for a short trip.

Precautions: Ensure everyone is belted in and install the appropriate child seat according to the vehicle and seat instructions. The Police specify the rules according to age and height. [C19]

Point to note: Do not assume that a quick installation is correct. Have a doubt checked before riding; legal exceptions are not a preparation method.

11.17 Fatigue or incompatible medication

Risk to prevent: The driver leaves exhausted or feels drowsy.

Precautions: Leave rested and schedule breaks. For a drug, read the package leaflet and ask the healthcare professional if the driving is compatible [C18, C20].

Point to note: Stop in a safe place as soon as signs of drowsiness. An open window does not replace rest.

11.18 Setting the phone or navigation while driving

Risk to prevent: The driver enters an address or looks for a contact.

Precautions: Set the route while stationary and secure the phone in a suitable holder; limit notifications. [C21]

Point to note: Hands-free does not remove distraction. Entrust the search to the passenger or park to perform it.

11.19 Fuel reserve or insufficient range

Risk to prevent: Too low a margin becomes a problem with detour or terminal unavailable.

Precautions: Prepare the refueling or recharging steps and a fallback solution. For electric, check access, connector and means of payment [C22].

Point to note: Do not treat the displayed range as a guaranteed distance in all conditions.

11.20 Deteriorated charging cable

Risk to prevent: A cable or connector is damaged.

Precautions: Visually check the equipment and follow the charging instructions. Have a defect checked; use a suitable installation [C23].

Point to note: Do not connect an improvised extension lead or power strip, or force charging when there is a fault. Do not work on the high-voltage circuit.

11.21 Puncture repair solution not ready

Risk to prevent: The kit is absent, out of date or unsuitable for damage.

Precautions: Check the instructions, product date, compressor and limits of use. An emergency repair is temporary. [C24]

Point to note: A foam does not make all tyres repairable. Report its use to the repairer and have the inside of the tyre checked.

11.22 Spare wheel and incompatible tools

Risk to prevent: The wheel is deflated or the anti-theft nut tool is missing.

Precautions: Check the spare wheel, specified pressure, wheel wrench, locking-nut adapter and jack if fitted. Review jacking points and spare-wheel restrictions. [C25]

Point to note: A kit can replace the original spare wheel. Never go under a vehicle simply supported by its jack; the equipment does not justify a dangerous road intervention.

11.23 Documents or assistance not found

Risk to prevent: A breakdown or a control occurs without accessible papers.

Precautions: Prepare valid documents, assistance contacts and a paper accident report with a pen. Check covered countries, people and vehicles before travelling. [C26, C27]

Point to note: A personal copy does not automatically replace the required document. The procedures and support must be checked before the costs.

11.24 Car or keys left vulnerable

Risk to prevent: A short absence is enough for a theft in the vehicle.

Precautions: Lock the car, close openings and take valuables with you. Do not hide the spare key in the car; keep keyless keys away from your home's entrance. [C28]

Point to note: An alarm or a keyless system does not prevent all thefts. Check the actual lock before you leave.

Understanding tyre tread and markings

The profile corresponds to the tread pattern, while the sidewall inscriptions describe the dimensions and characteristics. Example 205/55 R16 91V: 205 is the nominal width in millimetres, 55 is the ratio height to width in percentage, R is the radial construction, 16 is the rim diameter in inches, 91 is the load index and V is the speed index. These indices cannot be replaced freely [C4, C29].

The four-digit date code indicates week and year: 2325 corresponds to week 23 of 2025. It is not a universal expiry date. To choose the tyres, compare dimensions, indices and markings to the requirements of the vehicle and the rules of the journey [C4].

Documents to prepare for a Luxembourg car

Check driver's license, insurance certificate, Part I registration certificate, tax sticker and roadworthiness inspection certificate valid when required. The European certificate of conformity or its SNCA certified copy shall also form part of the on-board documents for vehicles covered by the applicable rules [C26, C1, C30].

The SNCA specifies that Part II of the registration certificate may be kept safe out of the vehicle. For the CoC, Transports.lu indicates the obligation for vehicles registered for the first time from 1 February 2016, provided they are covered. Check the exact case of your vehicle and any modifications [C30, C31].

Equipment to carry

Mandatory for a car registered in Luxembourg: warning triangle and reflective vest. The European portal specifies a distinction for cars registered abroad. Respect the rules on carrying, wearing and using equipment; also check the countries on your route. [C32]

Recommended: an accessible reflective vest for each occupant, torch or head torch and batteries, accident report and pen, phone charger, small first aid kit, water, blanket and rain protection. Store objects so they cannot become projectiles. This equipment complements preparation; it is not presented as a list of universal obligations.

Depending on the model and route: replaceable bulbs and a small tool kit, pressure and tread-depth gauges, compatible puncture kit or spare wheel, scraper, suitable screenwash and chains allowed by the manual and destination. Traction boards can be useful for planned terrain but do not justify taking an unsuitable road. Beacons and lights must be permitted locally; they do not automatically replace the triangle.

In case of breakdown or accident

People's safety comes before the accident report or a repair. On a motorway, the Police advise using hazard lights, putting on reflective vests, leaving on the right if possible and sheltering behind safety barriers. Call 113 for safety; for injured people, call 112. Do not change a wheel on the hard shoulder. The Police reiterate the ban on repairs on public roads. An accident report can be completed in a safe place. [C33]

Give the road, the direction, the marker or near exit, the number of vehicles and the visible risks. Follow the instructions received. In a traffic jam, form the emergency corridor at the first slowdowns: left lane to the left, other lanes to the right [C34].

Locate SOS call points and displayed instructions, particularly in tunnels. In case of fire or smoke, follow evacuation instructions and do not return for equipment. Your assistance policy helps arrange breakdown assistance; emergency numbers are for immediate safety.



Frequently asked questions

Does a valid roadworthiness inspection replace maintenance?

No. Follow the manufacturer's service intervals and have faults diagnosed between inspections. [C1, C2]

Do we have to wait until December to install winter tyres?

No. In Luxembourg, the obligation depends on the winter conditions encountered [C7].

Is the 4mm threshold the legal minimum?

No. The Police distinguishes the 1.6 mm minimum and its recommendation for winter tyres [C6].

Can I use the pressure written on the sidewall?

Use the prescribed values for your vehicle and its load [C3, C4].

Is tyre sealant spray sufficient in every case?

No. It is provisional and its limits must be respected [C24].

Can I change a wheel on the hard shoulder?

No. Get safe and call the assistance; the police forbid this intervention [C33].

Do I need to bring bulbs for an LED car?

Check the manufacturer's instructions: the module may require a professional rather than a replacement bulb [C9].

Can I open the cooling system when the engine is hot?

No. Wait and follow the manufacturer's instructions [C13].

Does assistance cover every country and driver?

Check the terms of your service or contract, beneficiaries, territory and boundaries [C27].

Do beacons replace the warning triangle?

Don't assume it. Check the country rule and keep the equipment required for your vehicle [C32].

Checklist before you hit the road

- ☐ Maintenance and inspection dates checked
- ☐ Tyres observed and measured depth
- ☐ Cold pressure adapted to the load
- ☐ Tyres and equipment adapted to conditions and countries
- ☐ Clean lights and verified operation
- ☐ Operational wipers, washers and defogging
- ☐ Fluid levels checked according to instructions
- ☐ Brake, steering or warning light defects corrected
- ☐ Battery checked if needed
- ☐ Floor mats secured and pedals unobstructed
- ☐ Properly installed child seat and belts
- ☐ Luggage secured and permitted load respected
- ☐ Rested driver and planned breaks
- ☐ Navigation set before departure
- ☐ Fuel or charging and a fallback solution planned
- ☐ Accessible papers and contacts
- ☐ Vests and triangle found without emptying the trunk
- ☐ Compatible puncture kit or spare-wheel solution checked
- ☐ Accident report, pen, torch and phone ready



PRACTICAL ADVICE

Take a tour of the vehicle before a long departure. An anomaly found early enough leaves time to have it corrected. Keep the vests in the passenger compartment and adapt the equipment list to what you know how to use safely.

Sources of the Car Chapter

Consultation on October 5, 2026. The examples of manufacturer's manuals illustrate precautions; only the manual corresponding to the model, the engine and the year of your car determines the procedure. The rules of the countries crossed must be checked before departure.

[C1] Guichet.lu — Periodic roadworthiness inspection

[C2] Ford Luxembourg — Service intervals

[C3] Michelin — Check tyre pressure

[C4] Michelin — Read the markings

[C5] Michelin — Wear and damage indicators

[C6] Police Luxembourg — Tyres and thresholds

[C7] Guichet.lu — Winter tyres

[C8] ACL — Campaign Lighting and Tires

[C9] Ford — Example of bulb replacement instructions

[C10] ACL — Visibility and winter preparation

[C11] Police Luxembourg — Road safety in winter

[C12] Ford — Example of oil level control

[C13] SEAT — Example manual and cooling system

[C14] TotalEnergies Luxembourg — Compatibility of coolants

[C15] ACL — Battery control

[C16] ACL — Vehicle Diagnostic

[C17] Ford — Example of instructions for carpets

[C18] ACL — Loading and Resting Before the Holidays

[C19] Police Luxembourg — Belt and child seats

[C20] Road safety France — A good driver's guide

[C21] Police Luxembourg — Driving Distraction

[C22] ACL — Electromobility and preparation

[C23] Tesla — Example of charging safety instructions

[C24] Michelin — Limits of a tyre repair

[C25] Ford — Example spare wheel instruction manual

[C26] Transports.lu — Documents

[C27] ACL — Support and Terms of Service

[C28] Police Luxembourg — Car theft

[C29] Michelin — Load and speed indices

[C30] Transports.lu — Certificate of conformity

[C31] SNCA — Parts I and II of the registration certificate

[C32] European Union — Safety equipment in Luxembourg

[C33] Police Luxembourg — Behaviour in the event of a breakdown or accident

[C34] Police Luxembourg — Emergency corridor

CHAPTER 12

Preparing your motorcycle

IN THIS CHAPTER

- Situations to be examined before departure
- Prepare useful material
- What to check with your insurer
- In case of breakdown or accident



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On a motorcycle, preparation concerns the machine, the people and the route. A fault that seems minor while stationary can become dangerous when braking or cornering. This chapter offers situations to check before a ride without replacing professional maintenance or the model's instructions.

The examples concern road use from Luxembourg. Adapt them to engine capacity, transmission, load and the countries travelled through. Carry out checks with the motorcycle stable, the engine stopped and components cooled where necessary. The illustration shows the chapter's themes; it does not describe a repair procedure.

Situations to be examined before departure

12.1 Deferred maintenance or expired roadworthiness inspection

Risk to prevent: The motorcycle is rarely used and maintenance has been postponed for several seasons.

Precautions: Compare dates and mileage with the manufacturer's schedule. In Luxembourg, the usual motorcycle inspection intervals are at four years, six years and then annually. [M1]

Point to note: A valid certificate does not exempt from correcting a defect that has appeared since the check.

12.2 Pressure not suitable for tyres or load

Risk to prevent: The motorcycle carries a passenger although tyre pressure has not been checked.

Precautions: Measure pressure when tyres are cold and use the manufacturer's values for the planned configuration. Michelin recommends a check every two weeks, more often while travelling. [M2]

Point to note: The maximum pressure on the sidewall and track tyre pressures are not road-use instructions.

12.3 Worn or ageing tyres

Risk to prevent: The grooves still seem to be present, but the tyre is cracked or irregularly worn.

Precautions: Examine tread and sidewalls. Have abnormal wear or ageing assessed; a little used tyre can also degrade [M3].

Point to note: In Luxembourg, the Police recalls a minimum profile of 1.6 mm and recommends 2.5 mm. These values alone do not guarantee a safe tyre [M4].

12.4 Perforated tyre or repeated pressure loss

Risk to prevent: A re-inflation masks the same leak every week.

Precautions: Identify the source: tyre, valve or wheel. Repair needs a professional assessment; sidewall damage is not treated like a small tread puncture. [M5]

Point to note: Do not remove a planted object until you have organized a safe solution. Do not continue with a damaged tyre.

12.5 Unusual braking

Risk to prevent: The lever becomes spongy, its travel changes or a leak appears.

Precautions: Check operation before each ride. [M4] To examine pads, fluid and visible components, follow the instructions and use a workshop if there is a fault. [M6]

Point to note: Topping up fluid does not explain why the level dropped. Do not leave with uncertain braking.

12.6 Chain too loose or too tight

Risk to prevent: The transmission slams or presents hard points.

Precautions: Check tension, lubrication and wear as per model [M7]. The measurement value and position depend on the motorcycle.

Point to note: Avoid adjusting by guesswork. Work on the wheel also requires the correct tightening torques and alignment.

12.7 Dangerous cleaning of the chain

Risk to prevent: To save time, the wheel turns under the action of the motor during cleaning.

Precautions: Work with the engine stopped and a suitable, stable support. Use compatible products and keep hands away from pinch points. [M8]

Point to note: Do not drive the wheel with the engine to clean or grease. Protect tyres and brakes from lubricant splashes.

12.8 Neglected belt or shaft drive

Risk to prevent: The owner applies the habits of one chain to another transmission.

Precautions: Identify the system. Examine a belt for signs of deterioration. [M7] For a shaft drive, follow the model-specific schedule [M20] and have leaks, noises or unusual play investigated.

Point to note: Do not grease a belt like a chain and do not disassemble a transmission without proper procedure or skill.

12.9 Incorrect level or leakage of liquid

Risk to prevent: A trace appears on the ground or a light illuminates during the journey.

Precautions: Follow the instructions to measure the levels: motorcycle position and temperature may vary. Diagnose a leak or persistent warning [M6].

Point to note: Do not open a hot cooling system. Do not ride solely to reach a scheduled appointment.

12.10 Low battery or incompatible charger

Risk to prevent: The motorcycle starts with difficulty after a long immobilization.

Precautions: Check the storage instructions and use a charger that is compatible with the vehicle's battery and electronics [M6].

Point to note: Do not improvise an emergency connection. An inflated, damaged or abnormally hot battery requires stopping use and professional advice.

12.11 Insufficient lighting or visibility

Risk to prevent: A turn signal malfunctions or the mirrors have moved.

Precautions: Test headlights, brake lights and indicators; clean surfaces and adjust mirrors before leaving. Identify bulbs the user can actually replace. [M7]

Point to note: A light bulb kit does not repair an LED module. Additional lighting must remain compliant and properly adjusted.

12.12 Control or steering obstructed by an accessory

Risk to prevent: A cable, a phone holder or a bag hinders the handlebars.

Precautions: When stationary, check that the accessories do not limit controls or steering. Have any changes that affect security or compliance checked [M1].

Point to note: Do not leave if the throttle does not return properly or movement is obstructed. Avoid unverified temporary fixings.

12.13 Improperly fitted or damaged helmet

Risk to prevent: A borrowed helmet is loose on the head or its history is unknown.

Precautions: Choose an approved helmet in your size, fasten the chin strap and check the visor. [M4] After an impact, follow the manufacturer's instructions; the absence of an external mark is not enough. [M9]

Point to note: The replacement time announced by a brand is not a universal rule applicable to all helmets.

12.14 Abandoned protection for a short ride

Risk to prevent: The driver or passenger rides in ordinary clothes because it is hot.

Precautions: Provide gloves, boots and clothing designed for the motorcycle, well adjusted, with appropriate protections. The heat does not eliminate the risk of falling [M10].

Point to note: The passenger needs their own equipment. Avoid laces, scarves and loose clothing near moving parts.

12.15 Airbag unusable when leaving

Risk to prevent: The cartridge is missing, the cable is not fixed or the battery is discharged.

Precautions: Identify how the system works. Check activation, attachment, cartridge, battery charge and maintenance in its instructions. [M11]

Point to note: Procedures differ between models. After deployment, do not fit an arbitrary cartridge or reuse damaged equipment.

12.16 Overly heavy or poorly distributed baggage

Risk to prevent: The top case is loaded with the heaviest objects.

Precautions: Respect the motorcycle's total load and the limits of every rack or pannier. Distribute the weight and adjust the suspension according to the instructions. [M7, M19]

Point to note: The capacity in liters does not provide information on the authorized weight. Also check the limits of use of the accessories.

12.17 Loose straps or improperly locked panniers

Risk to prevent: One end of the strap can reach the wheel or exhaust.

Precautions: Check every fixation, hold loose ends and check for no contact with wheels, transmission and hot parts. Re-check after the first few kilometres [M19].

Point to note: Do not use a load that obscures lights or obstructs the rider and passenger. Locking a case with its key does not always ensure attachment to the rack.

12.18 Unprepared passenger

Risk to prevent: The person climbs without warning or moves abruptly.

Precautions: Explain before leaving how to get on, hold on and communicate. Check the seat, footrests, equipment and settings. Begin with an easy ride and agreed stops. [M12]

Point to note: For a child, check the country's rules and whether the seat and protection really suit them. Do not proceed if their safety cannot be ensured.

12.19 Falling during a stationary manoeuvre

Risk to prevent: The loaded motorcycle is moved on a slope or gravel.

Precautions: Choose a stable floor, examine the slope and prepare the direction of exit before parking. For a heavy motorcycle, ask for help rather than force [M12].

Point to note: Do not try to hold a machine that tilts at the price of an injury. Keep the passenger at a distance during a delicate maneuver.

12.20 Forgotten anti-theft or vulnerable parking

Risk to prevent: A disk lock remains in place at startup.

Precautions: Install a visible reminder and systematically go around the motorcycle before moving it. Choose an illuminated parking lot and a suitable lock, without leaving keys or sensitive documents accessible.

Point to note: Security devices reduce risk but do not guarantee protection against theft. Check your cover's requirements and keep proof of purchase.

12.21 Rain, wind or slippery pavement

Risk to prevent: The planned return takes place under intense rain.

Precautions: Check the weather, adjust speed and distances, and plan a stop. Markings, metal plates and soiled surfaces require special vigilance [M13].

Point to note: A waterproof garment does not make the grip better. Postpone the trip if conditions exceed your capabilities.

12.22 Fatigue, cold or heat

Risk to prevent: Concentration drops but the schedule still requires a long stage.

Precautions: Plan breaks, water, suitable clothing and a shorter stage if necessary. Do not ride after drinking alcohol or if medication affects alertness; ask the pharmacist for advice. [M22, M23]

Point to note: Coffee, music and intercom do not compensate for the need for rest. Stop as soon as you can no longer maintain sufficient attention.

12.23 Navigation adjusted while driving

Risk to prevent: A change of route diverts the eye and one hand from the handlebars.

Precautions: Set the stages while stationary and provide an offline option. Adjust the volume of navigation announcements so you can remain attentive. [M14]

Point to note: Stop in a safe place to handle the phone. Stable support does not make any use authorized or safe.

12.24 An overambitious return after winter

Risk to prevent: The first outing is long and fast, with experienced companions.

Precautions: Review the machine, gradually resume and consider a supervised training. The CFC offers Fit for your bike; check the calendar and current conditions [M15].

Point to note: Past experience does not remove the need to regain your feel for the motorcycle. Do not test your limits on public roads.

12.25 Group that pushes to exceed its capabilities

Risk to prevent: To keep up with others, a participant accelerates or overtakes without adequate visibility.

Precautions: Agree on a leader, a last rider, stages and regrouping points. Everyone keeps their own pace and distance; report difficulties to the organiser. [M16]

Point to note: Do not catch a group at the price of an offence. A collective departure gives no particular priority to intersections.

12.26 Poorly prepared range or documents

Risk to prevent: The planned station is closed and support contacts remain in an inaccessible account.

Precautions: Keep a margin of fuel or range, prepare on-board documents and contact offline. Check your license, insurance, registration, tax and roadworthiness inspection according to your vehicle [M1, M17].

Point to note: Before a border, also check local restrictions, equipment and assistance coverage. A document photo does not automatically replace the original requested.

12.27 Unsuitable puncture repair kit

Risk to prevent: A kit for a tubeless tyre has been bought for a wheel with an inner tube.

Precautions: Identify the actual mount and product compatibility. A troubleshooting solution does not exempt from a professional inspection of the tyre [M5].

Point to note: Do not carry out repairs on the hard shoulder or public roads. Move the motorcycle to a permitted, safe place. [M18]

12.28 Continuation of the journey after a fall

Risk to prevent: The motorcycle seems to be rolling, but a lever, wheel or steering has suffered a shock.

Precautions: Keep people safe first. Before any recovery, have damage to the safety devices evaluated; also check the protective equipment [M1, M9].

Point to note: Do not confuse engine that starts and motorcycle able to circulate. Report the event to your insurer according to the terms of the contract.

Prepare useful material

Store a lamp, a reflective vest accessible to everyone, the phone charged, rain protection, water, a small first aid kit, a report and a pen. Provide an offline copy of useful contacts and references. This list is a practical proposal, to be adapted to the route; the equipment obligations must be checked in each country.

The tool kit must suit the motorcycle and operations permitted by its instructions: suitable tools, a pressure gauge that works on its valves and any consumables specified by the manufacturer. Do not carry equipment that would encourage you to work on a brake or wheel without training. Keep heavy items in secured luggage rather than clothing pockets.

What to check with your insurer

Ask if the contract covers only damage to others or also the motorcycle, driver's injuries, accessories and equipment. Check excess, theft, licensed drivers and countries covered. For assistance, specify breakdown, puncture, accident, towing, transportation of people and repatriation. The answers depend on the contract; confirm the points that matter for your trip.

Keep invoices, serial numbers and photographs of accessories. Declare modifications and special uses to your insurance contact. Do not assume a pannier, helmet or airbag automatically has the same cover as the vehicle.

In case of breakdown or accident

Reach a safe place if possible without increasing the danger. On a motorway, stop as far to the right as possible, use hazard lights if fitted and shelter behind safety barriers when you can reach them safely. Notify the Police on 113 for safety and call 112 if anyone is injured. Do not perform repairs on the hard shoulder. [M18]

Give the road, direction of travel, landmark, number of people and visible hazards. Move an injured person only if there is immediate danger and follow emergency instructions. [M18] For first aid and helping a helmeted rider, practical training is preferable to an improvised procedure. Complete the accident report and take photographs only after safety has been secured.



Frequently asked questions

What tyre pressure should I use with a passenger?

The value expected by the manufacturer for your motorcycle and your load. Consult the manufacturer's instructions or label; do not retain a universal value [M2].

Can a tyre need replacing even if it has had little use?

Yes. Condition, damage and ageing also matter. Have cracks, deformation and uneven wear investigated. [M3]

Can the chain be cleaned with the engine running?

No. Stop the engine and use a suitable method and support to avoid pinching fingers [M8].

Does a shaft-drive motorcycle require no maintenance?

It has a model-specific maintenance schedule. It does not need chain lubrication, but the prescribed checks and servicing remain necessary.

Does an airbag replace a back protector or jacket?

Do not remove protection without checking the compatibility of the whole system in the instructions. An airbag is additional equipment whose conditions of use vary. [M11]

Is a complete outfit useful for a few kilometres?

Yes. Provide adequate protection for the driver and passenger, even for a short ride [M10].

Can a top case be filled as long as it closes?

No. Respect its load limit, that of the support and that of the motorcycle. The available volume does not define the permissible weight [M7].

Does a puncture repair kit allow me to continue my holiday?

It does not guarantee the repairability of the tyre or a definitive repair. Respect its limits and have the wheel examined [M5].

Do I have to follow the rhythm of the group?

You remain responsible for your riding. Agree on regrouping arrangements and report a pace that is too fast. [M16]

Does a roadworthiness inspection replace servicing?

No. The inspection shall cover the condition of the vehicle at the time of the examination; the maintenance required by the manufacturer remains to be carried out [M1].

Checklist before a motorcycle ride

□ Up-to-date maintenance and roadworthiness inspection, corrected anomalies

- ☐ Cold pressures adapted to the route and load
- ☐ Tyres inspected without leakage or visible damage
- ☐ Brakes checked and controls unobstructed
- ☐ Transmission tested according to the model
- ☐ Checked levels and no unusual leakage
- ☐ Lights, indicators and mirrors checked
- ☐ Lock removed and stand checked
- ☐ Suitable helmets, closed chin straps and clean visors
- ☐ Gloves, clothes and boots for both people
- ☐ Airbag ready to operate if used
- ☐ Luggage locked, loads respected and straps secured
- ☐ Informed passenger and settings adapted to the duo
- ☐ Weather, itinerary, breaks and planned autonomy
- ☐ Documents and support accessible offline
- ☐ Charged phone and accessible useful equipment
- ☐ Rested driver and acceptable driving conditions



PRACTICAL ADVICE

Walk around the motorcycle before putting on your helmet. If anything concerning tyres, braking, steering or luggage security remains uncertain, address it before taking the road.

Sources of the motorcycle chapter

Consultation on October 5, 2026. The manufacturers' examples provide benchmarks; only the instructions that exactly match your motorcycle or equipment determine the settings and procedures. French resources describe technical precautions: their national obligations are not transposed in Luxembourg. Check the training conditions and rules of each destination before departure.

[M1] Guichet.lu — Periodic roadworthiness inspection

[M2] Michelin — Pressure of motorcycle tyres

[M3] Michelin — Motorcycle Tire Wear and Replacement

[M4] Police Luxembourg — Safety tips for bikers

[M5] Michelin — FAQ motorcycle tyres and repair

[M6] BMW Motorrad — Example manufacturer's instructions G 310 R

[M7] BMW Motorrad — Preparing a motorcycle roadtrip

[M8] BMW Motorrad — Chain Cleaning and Maintenance

[M9] SHARK — When to change your helmet

[M10] Road Safety Luxembourg — Well-equipped and well protected

[M11] Helite — Motorcycle airbag instructions and product-specific precautions

[M12] Road Safety Luxembourg — Motorcycle Brochure

[M13] Road Safety Luxembourg — Motorcyclists and bad weather

[M14] Road Safety Luxembourg — Phone and Distraction

[M15] CFC — Fit for your bike 2026

[M16] Police Luxembourg — Group driving

[M17] SNCA — Registration certificate and on-board document

[M18] Police Luxembourg — Accident or breakdown

[M19] BMW Motorrad — Accessory and Baggage Information

[M20] Honda — Find the model's manual

[M21] CFC — Advanced Training Fit for your bike 2.0

[M22] Luxembourg Health Portal — Medicines and Driving

[M23] Road safety France — Fatigue and driving

CHAPTER 13

Walking and leisure activities

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



RECOGNISE • PREVENT • ACT

Preparation depends on terrain, weather and the person in the group who needs most support. The situations below are educational examples, not client stories. Equipment does not replace learning or a decision to stop when conditions become unfavourable.

13.1 Walking in the City and Crossing

Before crossing, stop, look in both directions and check that drivers have seen you and are slowing down. Put your phone away and pay attention to traffic, including bicycles and turning vehicles. With a child, choose and practise a route with clearly visible crossings. Luxembourg Police advice stresses visibility, light clothing and reflective items. [P1]

A pedestrian crossing does not erase poor visibility. A stopped car can hide a second vehicle. A garage exit or parking lot requires the same attention as a street.

13.2 Preparing for a hike

Choose the distance, elevation gain and duration to suit the group. Check local weather, closures and the route's actual difficulty. Plan to return before dark, allowing time for breaks. Tell a trusted person the route and the time after which they should be concerned. [P2]

Your bag should include water, suitable food, clothing for rain and cold, sun protection, a charged phone, a tested offline map and an independent way to navigate. Add a torch, whistle, personal first aid kit and emergency blanket according to the route. Test shoes on a short outing and distribute loads without overloading children.

13.3 Recognize the time to turn back

Unusual fatigue, a major delay, a closed route or changing weather warrant reassessing the outing. Do not try to make up time by leaving the trail. If thunderstorms are forecast, adapt or postpone the route; do not wait for lightning before seeking safe shelter. [P3]

If you are disoriented, stop safely and look for your location from the map, the last certain marker and the coordinates of the phone. Do not go down an unknown slope to save time. If help becomes necessary, forward your position and follow the emergency services' instructions.

13.4 Cycling

Check for brakes, tyres, lighting and attachments. Choose a route adapted to the group's abilities and local rules. Adjust the helmet and visibility equipment. For an electric bike, learn how to start, brake and drive at low speeds in a clear area before a longer ride.

A trailer or child seat requires an installation in accordance with its instructions and its size and weight limits. Batteries and chargers must remain compatible with the model; fire precautions are given in Chapter 5. Refer to the Police User Category Guidelines [P1].

13.5 Swimming and activities on the water

Choose an area that is allowed and, where possible, monitored. Respect flags and closures. In a group, explicitly designate the adult responsible for monitoring children; a phone, chat, or buoy should not divert this monitoring. Precautions for domestic swimming pools are given in Chapter 8.

For a boat, follow local requirements, instructions and the activity's supervision: weather, suitable lifejacket, capacity, means of raising the alarm and a return option. The signal chart in the appendix supports learning; it does not replace navigation-specific distress equipment or training.

13.6 Gardening, DIY and supervised leisure activities

Prepare a stable, clear workspace. Choose protection appropriate to the tool and its instructions, keep children away and stop the appliance before adjusting it or clearing a blockage. Do not improvise electrical work, work at height or use a product whose label you do not understand. Household risks are detailed in Chapter 8.

For a new activity, ask for the required level, physical limits, equipment, supervisor qualification and emergency procedure. Report the relevant needs without waiting for the start of the exercise.



Frequently asked questions

Is the phone enough to navigate?

It can lose battery power, network access or the maps you need. Test offline mode before leaving and prepare another option suited to the route.

What do I do if I no longer recognize the path?

Stop safely, find the last certain marker and check your position. If you need help, give the coordinates and the visible markers without continuing at random.

Do I have to carry the same bag for every walk?

No. An urban outing and an isolated hike do not have the same needs. Adapt the bag to the duration, the weather and the people present.

Does the equipment allow you to leave despite bad weather?

Equipment does not make an exposed route safe. Postpone or change the outing when conditions exceed your capabilities.

How to prepare children?

Choose an outing within their reach, explain the limits and grouping points, and then regularly check their comfort and fatigue. Adults are responsible for the organization.



PRACTICAL ADVICE

A successful outing leaves enough time to return calmly. Set a turnaround time and prepare checklist F before an unfamiliar outing.

Useful resources: Police [P1], FFRandonnée [P2–P3], guidance in appendix [P13–P14].

CHAPTER 14

Preparing for travel

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



RECOGNISE • PREVENT • ACT

Preparing a trip means organizing the home, documents, travel and ways to get help. The notebook in the appendix distinguishes information that can be shared with a relative from secrets that must remain protected.

14.1 Preparing the home

Close the accesses, store the tools, organize the mail and designate a loved one who can report an anomaly. Check appliances and water inlets according to their instructions and installation; do not cut off essential equipment without considering the consequences. Prepare animal care and contact information for an authorized worker.

The Police's Départ en vacances service concerns monitoring your home. LamA lets eligible people register their stay to facilitate Luxembourg consular assistance. These steps have different purposes and are neither insurance nor a guarantee of evacuation. [S6–S7]

14.2 Check destination and stopovers

Consult the official advice for each country, the entry requirements and the competent representation for your nationality. Check the original documents, their validity, visas and any necessary authorizations for minors. A copy facilitates certain steps but does not replace the requested document.

Flight decisions depend on the authorities and the company. EASA's information on conflict zones provides a benchmark; it does not guarantee an air route or no change [S8]. Find the refund conditions and contacts directly with the carrier.

14.3 Reviewing assistance and insurance cover

Before leaving, check covered territories, excluded activities, maximum stay, treatment limits and steps required before incurring expenses. Ask how pre-existing conditions, sports and business travel are treated. Keep the assistance number accessible offline and callable from abroad.

A European Health Insurance Card, when it applies, should not be confused with travel insurance or repatriation assistance. Consult the CNS for the steps specific to your situation and the country [P4].

14.4 Preparing for health and personal needs

Contact your health care professional early if vaccination, treatment or travel adaptation may be necessary. Check the rules of transport and entry of medicines with the competent authorities. Keep the treatments in their packaging with the useful documents and plan to keep them according to the instructions.

Anticipate the needs of children, dependent people and travellers with disabilities: access, transport, food and arrangements for delays. Record allergies and useful information on a medical information sheet limited to necessary details.

14.5 Anticipate payments and communications

Distribute your means of payment and keep a verified contact for blocking them. Check fees, exchange rates and limits before leaving. Do not give a validation code to someone claiming to resolve a booking problem. Prepare offline maps and confirmations; protect access and backups.

Check emergency numbers by country and destination, including stopovers. In the European Union, 112 makes it possible to reach emergency services; this rule should not be automatically extended to all countries of the world [P5].

14.6 Responding to an incident

Get people to safety first and use local emergency services if needed. Contact assistance according to the policy procedure, then keep photos, supporting documents, claim references and contact details. Record communications in the travel diary. For theft, consult the local police and the relevant consular representation about further steps.



Frequently asked questions

Does LamA replace Départ en vacances?

No. LamA concerns consular assistance and Départ en vacances concerns your home. Check eligibility and arrangements separately. [S6–S7]

Where can I obtain an accident report form?

Ask your insurer for a copy before departure and keep it in the vehicle with a pen. Digital terms vary by insurer; check yours.

Does a credit card necessarily include good assistance?

The services depend on the card, the persons concerned and the conditions of payment of the trip. Read the documents and ask for the limits before departure.

Does 112 work all over the world?

It is the common emergency number in the European Union. For other destinations, check the local numbers and enter them in the carnet [P5].

Should you post your itinerary on social media?

Share useful information with a trusted loved one in a suitable way. A public broadcast can reveal the absence of the home.

Can I incur an expense and claim a refund?

The policy may require a call or prior approval. Follow its procedure without delaying urgent care, and keep supporting documents.



PRACTICAL ADVICE

Once the travel record is complete, test whether a trusted person could find your accommodation and call assistance without accessing your personal accounts.

CHAPTER 15

Protecting your health throughout life

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



ILLUSTRATED GUIDE 04

Preparing your health information

Keep useful details accessible and personal information protected.



1. **Follow-up**
   Record appointments and dates agreed with your healthcare professional.
2. **The kit**
   Check its contents, condition and suitability for your household's needs.
3. **Useful information**
   Prepare an accessible emergency record; keep sensitive information separate.

Health prevention combines daily habits, vaccinations, medical follow-up and adapted screenings. Age is not enough to decide on an exam: symptoms, history, treatments and personal risks also matter. The benchmarks below mainly concern Luxembourg; they do not constitute an individual prescription.

15.1 Organize follow-up rather than accumulate exams

Choose a professional to coordinate your care and prepare a list of medications, allergies, medical history and questions. Use checklist I to record your last follow-up and the next date agreed together. Do not choose a frequency merely because it appears in someone else's calendar.

A new, persistent or worrying symptom warrants an appropriate consultation and should not wait for the next screening invitation. Chest pain, severe breathing difficulty or sudden neurological symptoms may require emergency help: in immediate danger, call 112.

15.2 Children and vaccinations

For babies, scheduled examinations include two perinatal examinations, then checks at 3–8 weeks, 4–6 months, 9–12 months and 21–24 months. Particular needs may require additional consultations. [S19] Keep the health record and review dates with the professional caring for the child.

Luxembourg's vaccination schedule is published and updated by the Directorate of Health. It covers childhood, adult boosters and recommendations related to age or risk. Bring your record to consultations and clarify missing doses, boosters and indications specific to pregnancy, travel or chronic illness. [P6]

Recommendations from age 65 include influenza, pneumococcal disease, shingles, COVID-19 and RSV, with arrangements to discuss according to the current schedule. A list of vaccines does not mean everyone should receive all doses at once. [P6]

15.3 Understanding Organized Programs

Breast: Luxembourg's Mammography Programme covers women aged 45 to 74 who meet its conditions, with an invitation every two years. A particular risk or symptom calls for different follow-up. Discuss the benefits and limitations, including results requiring further examinations. [S20]

Colorectal: the organised programme covers people aged 45 to 74 affiliated with the CNS and offers a test every two years. Access arrangements differ, particularly between residents and non-residents. A positive test does not, on its own, establish a cancer diagnosis and requires the indicated medical follow-up. [S21]

The age limits of the programs do not mean that a problem becomes impossible before or after. The goal is to guide people without symptoms within a defined framework; the doctor adapts the follow-up to other situations.

15.4 Individual screenings and monitoring

Cervical: discuss screening and its frequency with your gynaecologist. HPV vaccination does not remove the need for recommended follow-up. [P7] Do not automatically adopt a schedule published in another country.

Skin: Watch for changes to your lesions and seek advice about an unusual lesion. The Cancer Foundation advises monthly observation and annual dermatological control; the organization of the follow-up remains to be adapted with the professional according to your risk [S22].

Prostate: PSA testing should not be presented as a universal annual examination. Discuss the benefits, limitations and possible consequences of screening with your doctor. [S23] Individual decisions are not limited to an isolated blood test.

15.5 Teeth, vision, hearing and cardiovascular risks

Organize dental, visual and auditory checks with the professionals concerned according to your needs. A loss of vision, persistent discomfort or a change in hearing justifies asking for an opinion. Report any difficulties that increase the risk of falling or dangerous driving.

Take stock of tobacco, diet, physical activity and cardiovascular risk factors with your doctor. Follow-up may include blood pressure and context-appropriate examinations. The Luxembourg portal recalls the importance of a balanced diet and regular activity; in case of illness or recovery after a long interruption, adapt the effort with a professional [P8].

15.6 Preparing useful emergency information

A medical record can indicate treatments, allergies, contact person and relevant information. Date it and update it after a change. Choose consciously what will be accessible from a locked phone, bracelet or card.

A blood type tattoo does not replace transfusion checks. Even a medical document does not remove the necessary compatibility checks [S24]. Avoid ambiguous information and keep useful documents accessible without exposing your entire file.



Frequently asked questions

Do I have to wait for the next screening if a symptom appears?

No. Ask for a suitable opinion without waiting for the next invitation. In immediate danger, call for help.

Does positive screening necessarily mean cancer?

No. It calls for additional examinations according to the result. Follow the instructions received and ask for an explanation if they are not clear [S20–S21].

Does HPV vaccination replace cervical screening?

No. The recommended follow-up remains necessary; the professional specifies the modalities [P7].

Do I need to take a full blood test every year?

There is no universal prescription here. The benefit of an examination depends on the symptoms, risks and the situation discussed with the doctor.

How can I reconstruct my vaccination history?

Gather available records and supporting documents and show them to the healthcare professional. They will decide whether catch-up vaccination or another action is needed.

Does a blood type tattoo help to avoid checks?

No. Medical teams must perform their own checks [S24].



PRACTICAL ADVICE

Leave a consultation with a clear next step: what to do, whom to contact and by when.

CHAPTER 16

Learning skills and finding help

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



Preparation also involves learning and knowing available resources. A course provides practice; a checklist provides reminders. A listening service helps people talk and find support, whereas immediate danger requires urgent intervention.

16.1 Training for First Aid

Consult CGDIS training and choose a course suited to your needs. Check registration, language, location, times and prerequisites directly with the organiser. [S25] Practise under supervision and refresh your knowledge according to the advice received.

In the home, explain how to call for help, indicate an address, and open access to responders. Children must be able to communicate their name, location and the nature of the problem without being charged with an intervention beyond their abilities.

16.2 Learning to use your equipment

A lamp, fire extinguisher, compass, motorcycle airbag or emergency kit requires a known use and compatible with the situation. Read the leaflet and identify the limits. For driving, adapted training such as those offered by the CFC can complement the habits acquired [S18].

During family training, do not trigger a false alarm or make a test call to the emergency numbers. Simulate the conversation between loved ones, then check for real contacts without calling for help.

16.3 Choosing the Right Access to Care

For a scheduled consultation, contact the practice or an appointment service such as Doctena if the practitioner offers slots. Outside usual hours, consult the official emergency and on-call portal for out-of-hours medical centres, pharmacies and the relevant services. [S26, P9]

For immediate medical danger or a fire, call 112; for urgent Police intervention in Luxembourg, call 113. A hospital switchboard or online booking service has a different function. The directory describes the main establishments without setting a permanent daily on-call rota. [S30–S31]

16.4 Finding Listening and Protection

SOS Détresse supports people who wish to talk about a difficulty. Kanner-Jugendtelefon offers a listening service for children and young people, and Écoute parents is for parents. Verified numbers and opening hours appear in the directory. [S27–S28]

For violence, Violence.lu indicates the helpline 2060 1060, available 24 hours a day, 7 days a week, as well as the help network. In immediate danger, use 113, and 112 if medical assistance is needed [P10]. To look for help, use a device and a means of communication that you can control access to if your entourage monitors your exchanges.

16.5 Getting digital help

BEE SECURE advises on online safety and digital use. For a fraudulent transaction, also contact your bank or provider through a verified channel, keep evidence and ask the Police about the appropriate steps. GOVCERT's cybersecurity remit and coordination role differ from a general listening service. [S12–S13]



Frequently asked questions

Is an appointment application suitable for an emergency?

No. In immediate danger, contact emergency services. For other situations, choose the appropriate care service and consult current on-call arrangements.

Does a video replace a first aid class?

It may recall notions, but it does not allow the same practice and correction as a supervised training.

Can I call for help to test the number?

No. Exercise with a loved one without calling an emergency number.

Is a listening line always open?

No. Availability varies by service. Check schedules and do not delay an emergency call when an intervention is needed.

Is Govcert a general line of support?

No. For individual advice on digital uses, BEE SECURE offers a different resource [S12–S13].



PRACTICAL ADVICE

Save useful contacts before you need them and keep a hard copy with the family plan.

CHAPTER 17

Preparing for disasters

IN THIS CHAPTER

- Recognise risks and everyday situations
- Take appropriate precautions
- Check habits and equipment
- Frequently asked questions and checklist



RECOGNISE • PREVENT • ACT

ILLUSTRATED GUIDE 05

Preparing your household for disruption

Choose suitable equipment and explain the plan to everyone.



1. **Essential needs**
   Prepare water, lighting and useful supplies, following official guidance.
2. **Communication**
   Keep contacts, information and charging equipment accessible.
3. **The family plan**
   Agree on a meeting place and take individual needs into account.

A crisis can interrupt electricity, communications, access to water or travel. Preparing the home helps to wait for instructions and to act. It does not allow you to stay in a dangerous area or delay an urgent evacuation.

17.1 Recognise official information

Consult Lëtz prepare for preparation, Infocrise for crisis information and LU-Alert for official alerts. Luxembourg's preparedness guide encourages planning for an initial 72 hours of self-sufficiency. [S9–S11] Check the event, area, period and instruction rather than sharing a screenshot taken out of context.

An alert may require sheltering, evacuation, or avoidance of an area. Don't assume that the answer is the same for every event. Follow the up-to-date instructions and rescue instructions.

17.2 Preparing a kit suited to your household

Use the official list of the emergency kit and adapt it: appropriate water and food, lamp, batteries or recharge, means of information, first aid, hygiene, clothing, useful documents and means of payment as needed [S29]. The quantities and conditions of storage must correspond to the persons of the household and the official instructions.

Plan for the needs of babies, mobility aids, glasses, essential devices and animals. Organize treatments with the people and professionals concerned; respect their conditions of conservation. Keep the kit accessible and distribute items so that transport remains possible.

17.3 Write a family plan

Define a place to gather and an alternative solution, an out-of-home contact, and the person responsible for helping each member who needs it. Discuss possible routes, constraints, and contact details if the phone is no longer working. The plan must also be understandable for a person who does not use an app.

Identify water and energy shut-offs before an incident, using the installation's instructions. Do not touch equipment exposed to water, damaged cables or an installation you do not know how to handle. Chapters 5 and 6 explain the risks.

17.4 Preparing for an outage

Check lamp, chargers and batteries before you need them. Keep a paper record of contacts and essential information. See device and supplier instructions to protect equipment and supplies during an extended shutdown.

Never use a barbecue, generator or combustion device not intended for indoor use in the home or in an enclosed space. Carbon monoxide can be deadly; improvised ventilation does not turn these uses into a safe solution. Follow the precautions in Chapter 5.

17.5 Sheltering or Evacuating

If sheltering is instructed, follow the guidance specific to the risk: the choice of room, ventilation and movement may differ. If evacuation is ordered, leave by the indicated route and take the kit only if it is immediately accessible without delaying departure.

Do not cross a flooded road or return for an object in a closed area. Tell emergency responders about any special assistance needs and wait for permission before returning. Where possible, tell the agreed contact where your household is going.



Frequently asked questions

Should we leave immediately?

No. The answer depends on the risk and the instructions: sheltering, evacuation or avoidance of an area. Follow the authorities.

Should I get the bag back at all costs?

No. Immediate evacuation should not be delayed to take away items.

Does a kit have to be the same for all families?

No. The official list serves as a basis; adapt it to children, treatments, disabilities and pets in the home [S29].

How to prepare without buying all of a sudden?

Start by organizing what you have, writing the plan, checking contacts, and spotting gaps. Schedule useful purchases according to priorities and your means.

At what rate should the plan be reviewed?

After a move, a family or medical change, and periodically to test equipment and control dates. The calendar in the appendix provides organizational benchmarks.

Can I forward a message from someone I know?

Check its provenance, date and area with an official source before sharing it.



PRACTICAL ADVICE

Explain the plan to everyone, do a calm exercise and correct the concrete difficulties you are experiencing.

A family plan you can find

Prepare these details together and keep them accessible.



Useful contacts

Choose whom to notify and record their details.



Meeting place

Agree on a suitable location and explain it to everyone.



Individual needs

Consider people who need assistance.



Accessible copy

Keep a paper copy and review the plan after a change.

Checklist A Everyday essentials

Personalise the lines. Not every item listed is a legal requirement.

Date _____ Person or vehicle _____

□ Documents and means of payment adapted to the day

□ Keys needed without a full address on the key ring

□ Charged phone and useful contacts available

□ Glasses and personal treatments required

□ Depending on the rain: umbrella or suitable clothing

□ According to sun and heat: sun protection, glasses, headgear and water

□ Optional accessories: lamp, pen, tool allowed in the place visited

Points to be corrected and deadline

_____

_____

Checklist B Home prevention

Date _____ Person or vehicle _____

□ Detectors checked according to their instructions

□ Heating service and chimney sweeping planned, evidence retained

□ Water shut-off located; hoses and seals examined

□ Roof and drainage inspected safely

□ Closed access; tools and ladders stored

□ Clear passages; winter measures organized

□ Photo inventory and invoices backed up

□ Assistance and trusted contacts accessible

□ Insurance cover and insured values reviewed

Points to be corrected and deadline

_____

_____

Checklist C The car before departure

Visual checks do not replace roadworthiness or professional inspections.

Date _____ Person or vehicle _____

□ Tyres: tread, wear, pressure and visible damage

□ Verified lighting and visibility

□ Brake problems and faults addressed by a professional

□ Fluid levels, battery and maintenance checked according to instructions

□ Valid documents and equipment required for the countries crossed

□ Luggage secured and load compliant

□ Assistance details and accident report available

Points to be corrected and deadline

_____

_____

Checklist D Car equipment

Beacons, traction boards or other specialised equipment: check usefulness, compatibility and rules before adding them. In a breakdown, safety comes before repairs.

Date _____ Person or vehicle _____

□ Accessible vests and triangle adapted to local rules

□ Functional lamp or headlamp

□ Accident report form and pen

□ Phone, cable and external battery

□ Protection against cold or rain, gloves and water depending on the route

□ Suitable first aid kit

□ Scraper and seasonal equipment

□ Valid puncture kit or adapted spare wheel

□ Compatible jacks and tools if intended

□ Bulbs and small tools only where user replacement is possible

Points to be corrected and deadline

_____

_____

Checklist E The motorcycle before departure

Date _____ Motorcycle _____

□ Up-to-date maintenance and technical inspection

□ Cold pressures, tyres and valves checked

□ Brakes, controls, lighting and mirrors

□ Levels, leaks and transmission according to the instructions

□ Lock removed and stand checked

□ Helmets fastened, riding clothing, gloves and boots

□ Airbag ready if used

□ Luggage secured, weight respected, straps retained

□ Informed passenger and adapted settings

□ Weather, breaks, range and route planned

□ Accessible documents and assistance

□ Rain equipment, lamp and phone charged

□ Compatible puncture solution and known limits

□ Driver rested and able to drive

Points to be corrected and deadline

_____

_____

Checklist F A bag for a walking outing

Type of outing: city / day trip / remote hike. Adapt the bag to the terrain and group.

Date _____ Person or vehicle _____

□ Estimated route, weather and time of return

□ Suitable shoes and clothing

□ Water, sun or rain protection

□ Phone and contacts; offline map tested

□ Medication and first aid kit as needed

□ For hiking: lamp, whistle, warm layer and survival blanket

□ Trusted person informed of the route if necessary

Points to be corrected and deadline

_____

_____

Checklist G Travel record

Part shareable with a loved one. Keep confidential documents separately. Do not enter passwords, card codes or crypto recovery phrases.

Travellers and dates

_____

Destination and country of transit

_____

Transport and booking references

_____

Accommodation and telephone

_____

Itinerary and important appointments

_____

Trusted contact and telephone

_____

Competent consular representation

_____

Assistance and contract number

_____

Local emergency and police numbers

_____

Bank and verified contact for blocking payments

_____

Before departure: home prepared procedures reviewed documents checked offline copies tested

Record of actions

Date, incident, contact person, reference and follow-up

_____

_____

Checklist H Family emergency plan

Priority personal contacts

_____
_____

Meeting place and alternative solution

_____
_____

Special needs and person responsible for helping

_____
_____

Location of the kit and documents

_____
_____

Animals and responsible person

_____
_____

Special instructions agreed with professionals

_____
_____

Kit known to everyone paper checklist accessible contacts rechecked

In immediate evacuation, do not delay the exit to look for the kit. Follow instructions from the authorities.

Checklist I Preventive healthcare record

Monitoring	Last Date	Agreed deadline
Immunizations		
Medical follow-up		
Dental		
Vision and hearing		
Appropriate screenings		
Other follow-up		

Referral Professional _____ Contact _____

Prevention calendar

Moment	Actions to schedule
Before going out	Essentials, weather, phone status and personal needs.
Before a journey	Visual checks, documents, weather, load and assistance.
Before an absence	Home, keys, trusted contact, mail and arrangements.
With every change	Adapt checklists after building work, a purchase, a birth or a move.
Periodically	Test backups, access recovery, contacts and hardware.
At the agreed intervals	Maintenance and inspections according to instructions, professionals, regulations and the policy.
Once a year as a planning reminder	Update the photo inventory, checklists and family plan; this reminder does not set the frequency of every inspection.

Practical directory for Luxembourg

Contact details checked for this edition on 5 October 2026. Hours and arrangements may change. Check the official website before travelling.

Need	Contact
Medical emergencies and fire	112 — CGDIS [S30]
Police emergency	113 — Grand Ducal Police [S31]
Out-of-hours medical centres	Shared switchboard +352 20 333 111 during opening hours. [S26]
Listening support and distress	SOS Détresse +352 45 45 45. Daily 11:00–23:00; Friday and Saturday until 03:00. [S27]
Children and youth	KJT 116 111. Monday, Wednesday and Friday 17:00–22:00; Tuesday and Thursday 14:00–22:00; Saturday 14:00–20:00. [S28]
Parents	Écoute parents 8002 4444. Monday–Friday 09:00–12:00; Wednesday 17:00–20:00; Monday 18:00–20:00 in English. [P11]
Digital Security Advice	BEE SECURE 8002 1234, Luxembourg network. Monday, Tuesday, Wednesday and Friday 09:00–12:00; Thursday 15:00–18:00. [S13]
Violence Listening and referral	Helpline +352 2060 1060. Open 24 hours a day, 7 days a week. Immediate danger: 113; medical emergencies: 112. [P10]

Not every listening service arranges emergency intervention. Their availability appears in the table. Ask which languages the service offers; SOS Détresse states that English support is available on Wednesdays, Saturdays and Sundays from 11:00 to 23:00. [S27]

Out-of-hours medical centres and on-call services

Sector	Medical centre
Centre	23, Val Fleuri, L-1526 Luxembourg
South	3–5, avenue du Swing, L-4367 Belvaux
North	110, avenue Lucien Salentiny, L-9080 Ettelbruck

According to the official page consulted: walk-in care on weekdays from 20:00 to midnight, and Saturdays, Sundays and public holidays from 08:00 to midnight. After midnight, call 112 for referral to the on-call doctor under the stated procedure. [S26]

Medical centres and current arrangements

Official emergency and on-call portal

Check pharmacies and on-call rotas

Doctena for the proposed appointments

Main hospital sites

The numbers below are switchboards, not emergency numbers. In the Centre, CHL and Hôpital Kirchberg alternate on-call coverage; consult the official portal for the day's rota, paediatric emergencies and arrangements at other sites. [P9] In immediate danger, call 112.

Sector and Establishment	Address and switchboard
Centre — CHL	4, rue Ernest Barblé, L-1210 Luxembourg +352 44 11-1 — chl.lu [P12]
Centre — Kirchberg Hospital, HRS	9, rue Edward Steichen, L-2540 Luxembourg +352 24 68-1 — hopitauxschuman.lu [P18]
South — CHEM, Esch-sur-Alzette	Rue Émile Mayrisch, L-4240 Esch-sur-Alzette +352 57 11-1 — chem.lu [P19]
South — CHEM, Niederkorn	187, avenue de la Liberté, L-4602 Niederkorn +352 57 11-1 — chem.lu [P19]

Sector and Establishment	Address and switchboard
North — CHdN, Ettelbruck	120, avenue Lucien Salentiny, L-9080 Ettelbruck +352 81 66-1 — chdn.lu [P20]
North — CHdN, Wiltz	10, rue Grande-Duchesse Charlotte, L-9515 Wiltz +352 81 66-9 — chdn.lu [P20]

Sites in the same group do not all provide the same services. CHL provides paediatric emergency care at KannerKlinik in particular. Check current arrangements before non-urgent travel; a reachable switchboard does not mean every specialist is available at every hour. [P9, P12]

Contacts to personalize

Family doctor _____ Telephone _____

Usual pharmacy _____ Telephone _____

Assistance and insurer _____ Telephone _____

Bank and card blocking _____ Telephone _____

Trusted contact _____ Telephone _____

Finding your way and communicating your position

Prepare the maps offline and learn how to find the coordinates in the application used. Geographic coordinates associate latitude and longitude; specify the format displayed and read the values without reversing their order.

To indicate a position, also give the country, the commune, the road or path, the direction of travel and a visible marker. On the highway, a mileage point can be useful. Then follow the operator's questions.

A compass and a map require learning. Methods using the Sun or stars depend on latitude, time and visibility. The Polar Star provides a near-northern landmark in the Northern Hemisphere; this landmark does not apply to the Southern Hemisphere. Foam on trees is not a reliable method.

Three benchmarks to learn

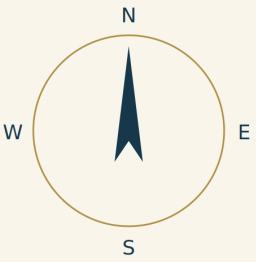
Map and compass: identify your position on the map, its north and a visible feature on the ground. Place the compass flat, away from a phone or metal object that may affect the needle. Account for declination and the map's information; magnetic north and geographic north are different. [P13]

Polaris: in the Northern Hemisphere, locate the two stars on the outer edge of the Big Dipper's bowl, Merak and then Dubhe, and extend that direction about five times their distance to find Polaris. It indicates approximately north; it is neither a precise navigation method nor a reference usable in the Southern Hemisphere. [P14]

Coordinates: give latitude, then longitude, the format, and north/south and east/west indicators. Illustrative example in decimal degrees: latitude 49.6000 north; longitude 6.1000 east. Do not mix decimal degrees with degrees, minutes and seconds. Add your estimated accuracy and visible landmarks. Wait for the operator to confirm what they understood.

Finding your way Three skills to learn

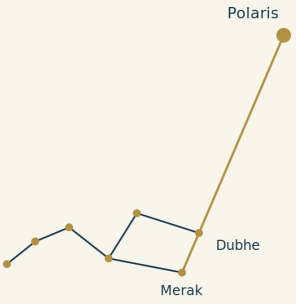
Cardinal directions



Magnetic north ≠ geographic north

Keep objects that affect the needle away.

Finding Polaris



Extend Merak → Dubhe about 5 times.

Simplified diagram · Northern Hemisphere

Reading your position

Illustrative example

Latitude: 49.6000° N

Longitude: 6.1000° E

Format: decimal degrees

1. Latitude first, then longitude.
2. Specify N/S and E/W.
3. Give the format and landmarks.
4. Have the reading confirmed.

Educational diagrams · References: IGN [P13], NASA [P14] · Follow the emergency operator's questions.

International Radiotelephone Alphabet

Letter	Word	Letter	Word
A	Alfa	N	November
B	Bravo	O	Oscar
C	Charlie	P	Papa
D	Delta	Q	Quebec
E	Echo	R	Romeo
F	Foxtrot	S	Sierra
G	Golf	T	Tango
H	Hotel	U	Uniform
I	India	V	Victor
J	Juliett	W	Whiskey
K	Kilo	X	X-ray
L	Lima	Y	Yankee
M	Mike	Z	Zulu

To spell a name or reference, announce each letter with the corresponding word. Example: LU becomes Lima, Uniform. The spelling of words follows the international alphabet presented by NATO [P17].

Additional communication references

Morse can be used with short and long signals. The SOS distress signal has three short, three long, three short signals. It does not replace a call for help when a reliable means is available.

Letter	Morse	Letter	Morse
A	·–	N	–·
B	–···	O	–––
C	–·–·	P	·––·
D	–··	Q	––·–
E	·	R	·–·
F	··–·	S	···
G	––·	T	–
H	····	U	··–
I	··	V	···–
J	·–––	W	·––
K	–·–	X	–··–
L	·–··	Y	–·––
M	––	Z	––··

Maritime signal flags Visual alphabet

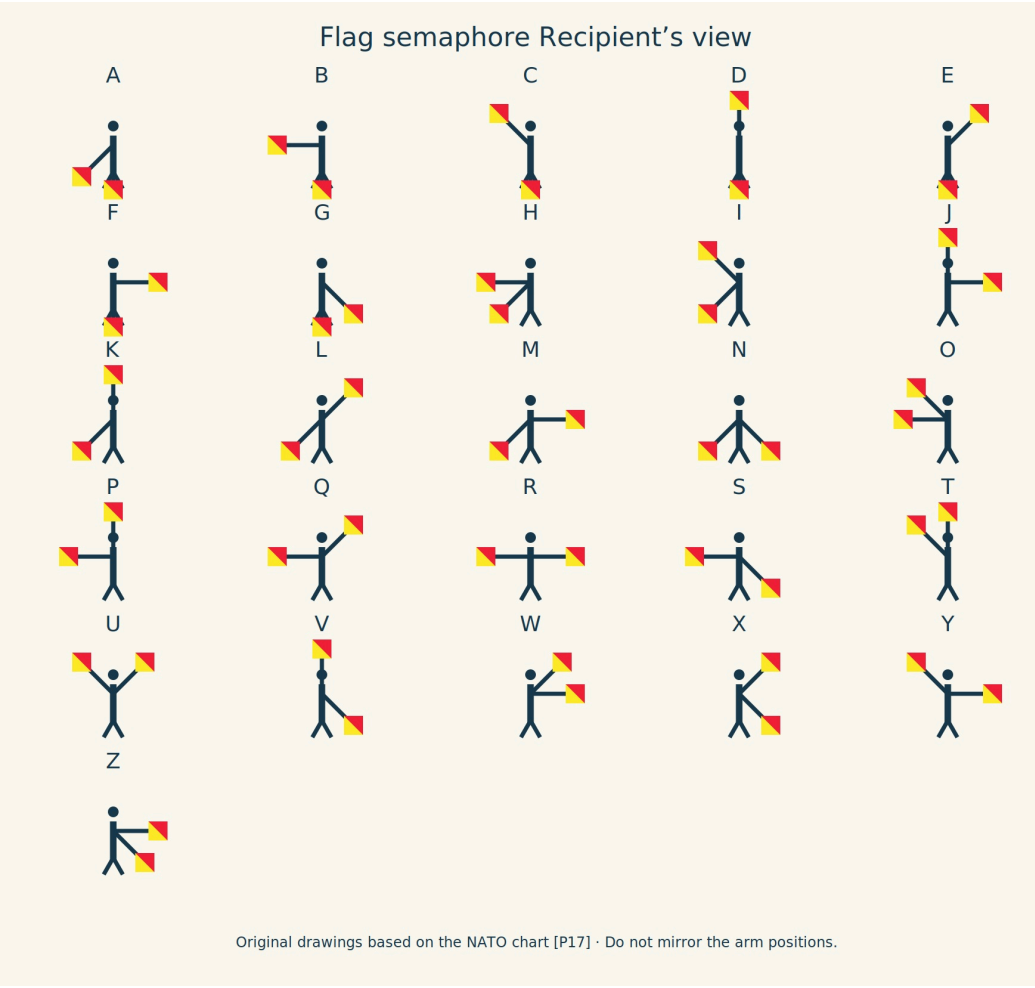
The chart shows the alphabetic flags A to Z. A single flag or combination can convey a coded message rather than simply spell a word. For navigation, use the international code, distress equipment and training applicable to your activity. [P17, P21]



Original drawings based on the NATO chart [P17] · Coded messages require training.

Semaphore: positions of letters

The figures are shown from the recipient's side: do not reverse positions as in a mirror. Practise in pairs, starting with individual letters before a word. This learning chart shows the letters; it does not describe every procedure and service signal. [P17]



The navigation diagrams and signal charts are original educational drawings based on the cited references. Their use requires learning; do not assume the recipient knows the code. In an emergency, prioritise a call and the emergency services' instructions.

Digit	Morse	Digit	Morse
0	-----	5	·····
1	·----	6	-····
2	··---	7	--···
3	···--	8	---··
4	····-	9	----·

International timing: a dash lasts three dots; the interval between elements of one letter lasts one dot, between letters three dots and between words seven dots. SOS is transmitted as one continuous signal of three short, three long and three short signals. [P22]

Resources on the author's website

Find the author and his publications on cimolino.lu. The checklists in this book can be printed to prepare your own checks.

The three QR codes below refer directly to official resources. Their written address also allows access without a scanner. A QR code opens a link: always check the displayed site before communicating information.

Quick access to official resources

Alerts, crisis information and training registrations: use these official resources and consult the current instructions.

LU-Alert — https://lu-alert.lu/fr.html

Infocrise — https://infocrise.public.lu/fr.html

CGDIS course — https://cours.cgdis.lu

LU-Alert

Infocrise

CGDIS Training

Glossary

Assistance — An arrangement or expense-covering service provided by the policy, subject to its conditions.

Multi-factor authentication — Protection combining several ways to verify an identity.

Encryption — Transforming data so it can be read only by people with the means to decrypt it.

Accident report — A document describing the circumstances of an accident for handling the claim.

Screening — Looking for a disease in a person without the corresponding symptoms, within a defined framework.

Evacuation — Leaving an exposed area according to safety conditions and received instructions.

Exclusion — A situation or damage that the policy does not cover under its wording.

Excess — The part of the loss borne by the insured under the policy.

GOVCERT — Luxembourg's government cybersecurity incident response team.

Inventory — A list and description of belongings, supported by photographs and evidence.

Latitude and longitude — Coordinates that locate a point on Earth.

Sheltering — Staying in or going to a protective space according to the instructions given.

Phishing — Deception aimed at obtaining information or prompting an action, often through a message or fake website.

Civil liability — The obligation to compensate for damage caused to others when the legal conditions are met.

Backup — A copy used to recover information after a loss or incident.

Loss — An event that may trigger insurance cover under the policy's conditions.

Identity theft — Misuse of another person's identity or identity details.

Carbon monoxide (CO) — Toxic gas produced by incomplete combustion; it is invisible and odourless.

Magnetic declination — An angle between the geographic north and the magnetic north at a given time and place.

Keeper of an animal — A person whose role and control of the animal must be examined in the circumstances of the damage.

Cover limit — The maximum compensation for a type of cover, item or event.

Consequential damage — Damage resulting from an event or cause; their treatment may differ from the repair of the cause itself.

PSA — Blood marker used in some prostate assessments, to be interpreted in a medical context.

Sources and resources

Resources consulted for this edition, finalised on 5 October 2026. Links point to the relevant organisations; consult their updated information. Citation does not imply that they endorse or validate this guide. References specific to the fire, water, theft, accident, pest, car and motorcycle chapters appear at the ends of those chapters.

[S1] CGDIS — Chimney fires

[S2] City of Luxembourg — Winter obligations

[S3] Police — Weak points in the home

[S4] LALUX — Home insurance options table

[S5] CGDIS — Floods and information

[S6] Police — Départ en vacances

[S7] Foreign Affairs LamA

[S8] EASA Information on conflict zones

[S9] Infocrise

[S10] LU-Alert

[S11] Lëtz prepare

[S12] Govcert Missions and Alerts

[S13] BEE SECURE Helpline and additional contacts

[S14] PayPal Terms of protection Luxembourg

[S15] ACL All about tyres

[S16] Police Accident or breakdown

[S17] Transports.lu — Documents

[S18] CFC Fit for your bike

[S19] SECU — Early childhood examinations

[S20] Health Portal Mammography Program

[S21] Health Portal Colorectal Screening

[S22] Cancer Foundation Skin monitoring

[S23] National Cancer Institute Prostate Reference 2025

[S24] Lifeblood Pretransfusion Testing

[S25] CGDIS Training

[S26] Health Portal — Out-of-hours medical centres

[S27] SOS Détresse — Telephone support

[S28] Kanner-Jugendtelefon

[S29] Infocrise — Emergency kit

[S30] CGDIS Call to 112

[S31] Police Call at 113

Additional references

[P1] Police Luxembourg — Pedestrians and other users

[P2] FFRandonnée — Mountain preparation and safety

[P3] FFRandonnée — Prevention of lightning risk

[P4] CNS — Holidays abroad and care

[P5] European Commission — Emergency number 112

[P6] Directorate of Health — Vaccine schedule

[P7] Cancer Foundation — Cervical screening

[P8] Health Directorate – Eat and Move

[P9] Health Portal — Emergencies, on-call services and hospitals

[P10] Ministry of Equality — Violence.lu and support network

[P11] KJT — Écoute parents, opening hours

[P12] CHL — Emergency and practical information

[P13] IGN — Read and orient a map

[P14] NASA — Spotting the Polar Star

[P15] BEE SECURE — Data theft and access protection

[P16] IFCE — Equestrian fences, technical markers

[P17] NATO — Alphabet, flags and semaphore, reference board

[P18] Robert Schuman Hospitals — Kirchberg Hospital

[P19] CHEM — Sites and contacts

[P20] CHdN — Sites and Contacts

[P21] US Coast Guard — Navigation rules and distress signals

[P22] ITU — International Morse Code, M.1677-1

Editorial information

Understanding How to Prevent Losses

Simple steps to prevent everyday losses

Steve Cimolino



Éditions Les vieux livres

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The organisations cited have not validated or approved this guide. References inform readers and help them find sources. Rules, recommendations, services, opening hours and contact details may change after the date of this edition.

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Author's website: https://cimolino.lu

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17
CHAPTERS

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FREQUENTLY ASKED QUESTIONS

9
PRACTICAL CHECKLISTS

“I provide protection at an affordable price against a risk you cannot afford to bear.”



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