



### **Excess Protection Insurance – all you need to know**

Do you know what an excess protection insurance is? Do you need it?

You are probably aware that you have an excess amount on your insurance policy, whether that is your car insurance, home insurance, pet insurance or any other insurance policies. In the event of a claim, your insurance company will ask you to contribute that amount of money towards the overall cost of whatever has gone wrong. For example, if your cat needs an operation that costs £500 and the excess on your pet insurance policy is £200, you will receive £300 towards the vet bill with the excess of £200 being your contribution.

On most insurance policies the excess is fixed but against things like your car insurance you can offer a voluntary excess amount which would help with the overall cost of your insurance policy especially if you are a young driver and are faced with really high cost of insurance. In basic terms, if your excess payment is low then the price you pay for your insurance policy is likely to be quite high as the insurance company take on more of the risk of paying out more.

Here's where Excess Protection insurance can help! If you have Excess Protection Insurance then you would be covered for any excess payments you have to make in the event of a claim. So, in the example of your cat being ill, the £200 you have to pay will be refunded once the claim process has been completed with your insurance company.

#### **Benefits of Trinity's Excess Protection Insurance product:**

-Peace of mind that in the event of an accident in your car, your pet being unwell or damage to your home, you will be reimbursed for your excess payment

-You can have insurance for the excesses on home insurance, car insurance, travel insurance, pet insurance and military kit and home insurance

-Save money! You could lower the overall cost of your insurance policy by adding a voluntary excess as explained above covering this with Excess Protection insurance

-Prices start at just £5.12 a month.

-Flexibility on the amount of excess amounts you want on the policy – you might just choose to cover your car insurance excess or include others. Up to the sum of £2000 is available.

Important things to note when it comes to Excess Protection Insurance from Trinity:

-It only covers you as the policyholder when you are insured by a UK authorised and regulated insurer

You can find out more and buy online at [talktotrinity.com](http://talktotrinity.com)

You can always contact us on 01243 817777 or by email at [hello@talktotrinity.com](mailto:hello@talktotrinity.com) if you need any help with any of our insurance products.