



Excess

What is an excess?

When it comes to dog liability insurance, you can opt for what is known as an **excess**. But what is an excess exactly? If you make a claim, you can contribute a set amount to the costs – the amount you choose as your excess. If you select an excess of €300, you would pay the first €300 due in the event of a claim. For example:

You make a claim that amounts to €500. You would pay €300 and we would pay the remaining €200.

What are the benefits of an excess?

You're probably asking yourself: "Why would I choose to pay if I make a claim?" The answer is simple: By opting for an excess, you will pay a lower monthly premium. The higher your excess, the lower your monthly payment.

How much is my excess for Getsafe Dog Liability?

You can select your excess amount when purchasing your dog liability insurance policy. You can choose from an excess of €0, €150, or €300.

Can I change my excess after my contract has begun?

Yes. Once you've purchased Getsafe Dog Liability, you can change your excess. To do this, please contact our Customer Service team.

Please note: You cannot change your excess directly after filing a claim.



How about an example?

No excess (€0)

You purchase Getsafe Dog Liability and choose an excess of €0. While playing in the park, your dog injures someone else's dog, which requires treatment from a vet. The costs are €100. In this situation, we would cover the entire amount.

€150 excess

You purchase Getsafe Dog Liability and choose an excess of €150. Unfortunately, your dog knocks your friend's vase over. The vase has a value of €150. As you selected an excess of €150, you would pay the full €150.

€300 excess

You purchase Getsafe Dog Liability and choose an excess of €300. Your dog damages the parquet floor in your rented apartment. The repair costs amount to €500. In this situation, you would pay €300 and we would pay the remaining €200.