



## Excess

### What is a variable excess?

Legal insurance covers the costs that arise as a result of a legal dispute, such as lawyer or court fees. You can partially contribute to these costs with what is known as an **excess** (also known as a deductible or personal contribution). If you have an excess of €300, for example, you would have to pay the first €300 due in legal costs. Here's an example:

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

### Why you should opt for an excess and how it works:

You may be asking yourself: "Why would I choose a policy where I have to pay towards my legal costs?" The answer is simple. By contributing to the costs yourself, you pay a **lower insurance premium** every month – which can be particularly beneficial for a comparatively more expensive insurance policy like legal.

If you opt for our variable excess, your excess is fixed at €300 for the first insurance year (from when your insurance begins rather than the start of the calendar year). If you don't make any legal insurance claims, your variable excess decreases by €100 each year. For example, if you don't make a claim in your first year, you will pay €200 in the second year, €100 in the third, and then nothing in year four.



**What happens if you make a legal insurance claim?**

If you don't make a claim in your first year, your excess will be €200 for your second year. However, if you have to make a claim, your excess will be €500 in year two, rather than €200.

**When does your excess not apply?**

In certain cases, your excess doesn't apply. If your legal issue is resolved in an initial consultation session with a lawyer and you require no further support, you don't have to pay your excess amount. If your claim amounts to less than €250 (including VAT), you also don't have to contribute to the legal costs via your excess.

Have you already got legal insurance, and would you like to change providers? In this situation, you should be aware that both contracts seamlessly merge into one another. If you prove this, you can get started with Getsafe Legal, without having to pay an excess.

Please note: We will only check if you have to pay your excess in the event that you make a claim.

**Here are two more examples:****Your variable excess**

On **01.01.2021**, you got Getsafe Legal insurance and opted for an excess of €300. You didn't make any legal claims for the entire year, so your excess for **2022** decreases to €200. In June 2022, you get into a dispute with the finance authorities, which you record in the Getsafe app. Your excess increases to €500 for **2023**.

Two years pass, and you make no further legal claims. Your excess decreases each year by €100 so that you pay €300 in **2025**.

**No contribution required**

You purchase Getsafe Legal insurance and have an excess of €300. You're accused of a traffic violation, which requires legal support. You go to a lawyer, but are able to resolve the issue within the initial consultation session. In this instance, you do not have to contribute to legal costs with your excess.

**Same scenario, different outcome:**

You seek help from a lawyer, as you're currently in a legal dispute. The resulting costs of the legal dispute are lower than expected and amount to less than €250. As the case was closed and cost less than €250, your excess is not applicable and you don't have to pay anything.