



Excess

What is an excess?

Personal liability insurance and an excess are often associated with one another. But what exactly is an excess? If you file a liability claim, you can contribute financially towards the costs that arise from the claim. This is known as an **excess** (also known as a deductible or personal contribution). If you opt for an excess for €300, you will pay the first €300 due in the event of the claim and the insurer will pay the rest. For example: If you make a claim where €500 of compensation is due, you will pay €300 yourself, and we will cover the remaining €200.

What are the benefits of opting for an excess?

You're probably asking yourself: "Why would I choose to pay towards any insurance claim I make?" The answer is simple. By paying an excess, your monthly insurance premium is cheaper. The more you pay as an excess, the lower your monthly premium will be.

How much is my excess for private liability insurance?

With Getsafe Personal Liability insurance, you can choose your excess when purchasing the policy. You can select from an excess of €0 (no excess), €150, or €300.

Can my excess change after signing my insurance contract?

Yes. Once you've finalised your contract, you have the option to change the amount you pay as an excess. Our Customer Service Team will gladly help you with this.

Please note: You cannot change your excess immediately after making a claim.



How about some examples?

No excess (€0)

You purchase Getsafe Personal Liability insurance and select an excess of €0. Several months later, you drop a pan on the floor of your kitchen, which you rent from your landlord. The pan breaks two kitchen tiles. The repair costs are €80. In this instance, we cover the full €80 for you.

An excess of €150

You purchase Getsafe Personal Liability insurance and opt for an excess of €150. While you're on holiday in a hotel, you accidentally knock over a designer lamp, breaking it. It costs €300 to replace the lamp. In this situation, you will pay €150 towards the costs, and we will pay the remaining €150.

An excess of €300

You purchase Getsafe Personal Liability insurance and choose an excess of €300. After a few months, you accidentally drop a heavy perfume bottle into the sink in your rented property, causing severe cracks to the sink. The sink must be replaced, amounting to costs of €300. As you selected an excess of €300, you must pay for the repair costs yourself, as the compensation value has not exceeded your excess.