



## YOUR CAR YOUR CHOICE

### Benefits of Excess Policy

- Low Prices
- Genuine Parts
- Courtesy Car
- UK Call Centre
- Direct Payments
- Approved Bodyshop
- Young Driver Benefits
- 24 Recovery

## YOUR CAR INSURANCE CAN BE CHEAPER!

FREE CLAIMS LINE FROM ALL PHONES 0333 011 2111

### How many motorists can afford their insurance excess?

With an XS Paid Policy the answer is all of them. Purchase your XS at anytime .  
**Motor Insurance Excess**  
from **£100 to £1000**

#### WHAT IS EXCESS AND WHY DO I HAVE IT?

Motor Insurance Excess is the amount you have agree to contribute towards repairs to your vehicle when you make a motor insurance claim. This is made up of two components, voluntary excess chosen by you and compulsory excess included as a mandatory amount by your car insurer.

Your insurer may already have a compulsory excess included to make their premium more attractive to purchase. Many drivers believe that in the event of an accident they only have to pay their voluntary excess when *in law it is both the compulsory and voluntary excess values that have to be paid.*

When increasing your voluntary excess you are probably going to reduce your insurance premium even further. By using the probable savings made against your premium and having an XS Paid Policy for your full excess amount means *your contribution in law will*

*be zero* in the event of an accident, loss or theft of your vehicle.

#### DISCOUNT CODE

HDF

VISIT [www.xspaid.com](http://www.xspaid.com)

#### Key Policy Benefits of your Policy

- **We pay your Excess not you**
- **Freeze your financial worry**
- **Young drivers accepted**
- **Repair Accident Management**
- **24 Hour recovery Included**
- **Policies can be taken out at any time**
- **Dealership approved repair centre's**
- **Genuine parts fitted Approved**
- **Total Loss excess value paid**
- **FCA Regulated product**
- **UK Call Centre 24 hrs a day, 7 days a week, 365 days a year**
- **Potential motor policy premium reductions**

#### What is an insurance excess?

Excess is the amount you agree to contribute towards vehicle repairs if you make a claim when using your motor insurance policy. Your voluntary excess is in addition to any compulsory excess carried by standard car insurance policies issued by your insurer. Your total excess contribution is a combination of your voluntary and compulsory excess.

#### Your XS Policy is the solution

By working alongside our insurer partners and Dealership's, we have developed an affordable plan which covers drivers' excess in the event of an insurance claim.

#### Important – How to Claim

Following an accident, you must call your XS Paid Claims line first on 0333 011 2111 to validate your excess policy and to have your excess charges paid directly to the bodyshop under your Excess Policy agreement.

Our UK claims team will take care of your insurance claim. They will ensure where possible that your vehicle is repaired at your approved bodyshop using only genuine manufacturer approved parts