



LEXUS EXCESS PROTECTION

 **LEXUS** | INSURANCE
SERVICES

DISCOVER PEACE OF MIND WITH LEXUS EXCESS PROTECTION

A SPECIALIST SERVICE FOR YOUR LEXUS.

KEEP YOUR LEXUS EXPERIENCE STRESS-FREE WITH EXCESS PROTECTION.

Welcome to Lexus Excess Protection, our complimentary offering designed to enhance your ownership experience. At Lexus, we understand that unexpected events can occur on the road. That's why we're pleased to introduce this exclusive benefit to provide you with added security and peace of mind.

Gain confidence knowing that you're safeguarded against unexpected excess costs in the event of accidental damage, theft, or total loss.

This cover is available to customers who purchase a new or used Lexus vehicle from an authorised Lexus dealership. Additionally, it's accessible to customers who have undergone a scheduled full/interim service within 60 days at a Lexus center.

Explore the details of this valuable protection and how it can benefit you. Unlock the freedom to drive with confidence, knowing that Lexus has you covered.

Turn the key to peace of mind.



WHAT ARE THE BENEFITS OF EXCESS PROTECTION?

Our complimentary excess protection cover, contributes to the excess amount payable under your insurance policy in the event of a claim, reducing your out-of-pocket expenses.

- We will reimburse you up to £350* of your excess in the event of a claim
- Providing you with accident aftercare and look after your repair using Lexus genuine parts[^]
- All claims must go through Lexus Accident Care and be completed at a Lexus Approved Bodyshop
- We will recover your vehicle if your car is not driveable and find you a courtesy car⁺ while your Lexus is being repaired
- Professional Lexus approved repairs

HOW DOES EXCESS PROTECTION WORK?

When purchasing car insurance, it typically includes an excess, which is the initial amount you must pay before your insurer covers the remaining portion of your claim.

The excess consists of two components: compulsory and voluntary. The compulsory excess is determined by your insurer, while you decide the additional amount for voluntary excess.

With our Excess Protection cover, we will reimburse up to £350* of your excess. For example, if your total excess is £400, you pay this amount to your insurer, and we will refund up to £350* after your claim has been settled.

Drive with confidence knowing Lexus is here to help.

*Up to £350 reimbursed after claim settled. Excludes breakdown and windscreen repair or replacement. Please see policy document for full terms and conditions.

[^]Excludes windscreen/glass replacement

⁺Subject to availability



WHAT'S COVERED UNDER EXCESS PROTECTION?

Our Excess Protection covers the reimbursement of the excess amount you are required to pay under your primary car insurance policy in the event of a claim.

Excess Reimbursement: If you make a claim on your primary car insurance policy and you are required to pay a £350* excess, our complimentary excess protection would cover this £350* excess amount. This means you would be reimbursed for the excess payment you made once your claim has been settled.

Policy Cover: Our excess protection covers you for one year and can only be used once. The claim that requires an excess payment would be covered up to £350*.

Please read the policy document for a full terms and conditions.

*Up to £350 reimbursed after claim settled. Excludes breakdown and windscreen repair or replacement. Please see policy document for full terms and conditions.

EXCLUSIONS OF EXCESS PROTECTION

To qualify for this offer, you must have either purchased a vehicle or completed a scheduled full/ interim service in line with your vehicles recommended service schedule at a Lexus centre, no more than 60 days prior to this policy starting.

- Not applicable for Fleet or Motability vehicles.
- Vehicles weighing over 3,500kg are not eligible.
- Excludes vehicles used for Short-term Self-drive, or driving tuition purposes.
- Not valid for company fleet vehicles, or company pool cars.
- Ineligible if insured under any motor trade insurance policy.
- Excludes vehicles used for dispatch or public service roles (e.g., Military, Police, Ambulance).
- Not covered for activities such as competition, rally, racing, track days, speed testing, off-road use, pacemaking, or reliability trials.
- Excludes vehicles that are imported or not originally manufactured for sale within the Territorial Limits (unless specifically right-hand drive).
- Vehicles previously declared a Total Loss are not covered.
- Excludes vehicles not purchased from an authorised Supplying Centre.

FREQUENTLY ASKED QUESTIONS

1. HOW DOES EXCESS PROTECTION WORK WITH MY EXISTING INSURANCE?

Excess Protection works alongside your comprehensive insurance policy. If you make a claim covered by your insurance that results in an excess payment, Excess Protection will reimburse you for this amount, up to the policy limit of £350.

2. HOW LONG DO I HAVE TO REGISTER A CLAIM ON MY EXCESS PROTECTION COVER?

Claims must be made as soon as possible after the incident for which you are claiming. To claim please call Lexus Care on 0333 103 8739 in the first instance.

3. HOW MANY CLAIMS CAN I MAKE ON THIS COVER?

This cover is only valid for one year from its start date and can only be used once.

4. HOW LONG DOES IT TAKE TO GET MY EXCESS BACK?

After making the excess payment to your insurer, please contact 0333 0444 702 to initiate the refund process. Rest assured, we will promptly process the payment refund.

5. CAN I USE A LEXUS BODYSHOP IF MY INSURANCE IS NOT THROUGH LEXUS?

Yes, to be eligible to receive a payout from an Excess Protection cover all repairs must be conducted by a Lexus Authorised Bodyshop. Kindly refer to the terms and conditions for additional details.

6. WHO IS ELIGIBLE?

Lexus Excess Protection is typically available to customers who purchase a new or used Lexus vehicle from an authorized Lexus dealership. This is also available to customers who have completed a scheduled full/ interim service in line with their vehicles recommended service schedule at a Lexus centre, no more than 60 days prior to this policy starting.



7. CAN EXCESS PROTECTION BE TRANSFERRED IF I SELL MY VEHICLE?

Excess Protection is tied to the vehicle and is not transferable to a new owner. It remains active whilst you are the owner of the covered vehicle or until the expiration date of the policy, whichever is soonest.

8. ARE THERE ANY ADDITIONAL COSTS CONNECTED TO EXCESS PROTECTION?

Excess Protection is provided at no extra cost to you as a valued Lexus customer.

In some circumstances, your insurer may increase the excess you have to pay in the event of a claim if you choose Lexus to repair your vehicle.

9. DOES RAISING YOUR EXCESS MAKE YOUR CAR INSURANCE CHEAPER?

Consider the financial benefits of adjusting your voluntary excess when reviewing your insurance policy. However, it's essential to carefully evaluate the advantages and

disadvantages to determine if this adjustment aligns with your needs.

Increasing your voluntary excess can lead to a reduction in your insurance premium—the amount you pay for your insurance policy. This occurs because the insurer's potential payout decreases in the event of a claim.

Nevertheless, it's crucial to assess your overall insurance excess and ensure it's at a manageable level in case you need to file a claim. Avoid raising your voluntary excess beyond what you can comfortably afford to contribute towards a claim.

10. WHEN DO YOU PAY EXCESS ON YOUR CAR INSURANCE?

Insurance companies operate in varying ways. You might be required to make an up-front payment at the beginning of the claims process, or the invoice could arrive when the claim is being processed for payment. With our Excess Protection cover, we will reimburse you up to £350* of this cost once the claim has been settled



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