Toyota
Insurance Services

TOYOTA
EXCESS PROTECTION





DISCOVER PEACE OF MIND WITH TOYOTA EXCESS PROTECTION

Welcome to Toyota Excess Protection, our complimentary offering designed to enhance your ownership experience. At Toyota, 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, fire or theft

This product is available to customers who have purchased a new or used Toyota vehicle from an authorised Toyota dealership, and customers who have completed a scheduled full/interim service at a Toyota Centre, no more that 60 days before the policy starts.

Explore the details of this valuable protection and how it can benefit you. Unlock the freedom to drive with confidence, knowing that Toyota 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'll reimburse you up to £350* of any insurance excess paid, once the claim is resolved
- Providing you with accident aftercare and looking after your repair using Toyota genuine parts^.
- All claims must go through Toyota Accident Care and be completed at a Toyota Approved Bodyshop
- We will recover your vehicle if your car is not driveable and find you a courtesy car+ while your Toyota is being repaired
- Professional Toyota approved repairs





*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

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 Toyota is here to help.

Register Now



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



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.

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 Toyota centre, no more than 60 days prior to this policy starting.

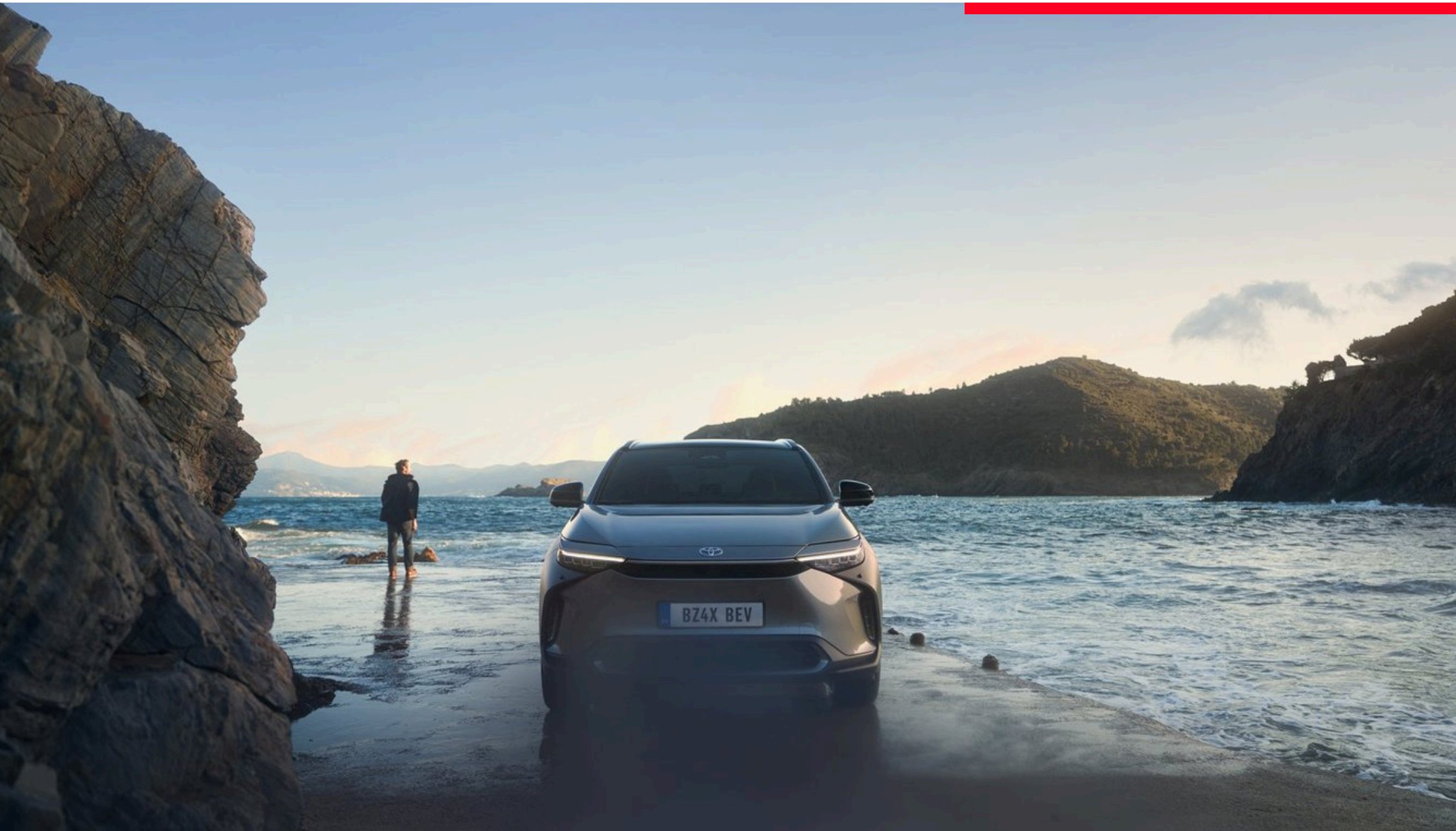
- Not applicable for Fleet or Motability vehicles.
- Vehicles weighing over 3,500kg are not eligible.
- Excludes vehicles used for Short-term Self-drive, or driving tuition purposes.
- Not valid for company fleet vehicles, or company pool cars.
- Ineligible if insured under any motor trade insurance 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.

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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. 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. This occurs because the insurer's potential pay-out 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.

3. 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.

4. ARE THERE ANY ADDITIONAL COSTS CONNECTED TO THIS?

Excess Protection is provided at no extra cost to you as a valued Toyota customer. It is our way of adding value and peace of mind to your ownership experience.

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

5. 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.

6. 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.

7. WHO IS ELIGIBLE?

This product is available to customers who have purchased a new or used Toyota vehicle from an authorised Toyota dealership, and customers who have completed a scheduled full/interim service at a Toyota Centre, no more that 60 days before the policy starts.

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

Claims must be made as soon as possible and no more than 30 days after the incident for which you are claiming. Please call Toyota Care on 0333 103 8737 in the first instance.

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

After making the payment, please contact 0333 0444 701 to initiate the refund process. Rest assured, we will promptly process the payment refund.



10. CAN I USE A TOYOTA BODYSHOP IF MY INSURANCE IS NOT THROUGH TOYOTA?

Yes, it's possible for any Toyota driver to use a Toyota Authorised Bodyshop.

In order to make an eligible claim on your Excess Protection policy, all repairs must be notified to Toyota Care with repair work completed by a Toyota Authorised Bodyshop. Kindly refer to the terms and conditions for additional details.

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Explore Our Other Insurance Products



OTHER PRODUCTS BY TOYOTA INSURANCE SERVICES



Toyota Motor Insurance

We offer one of the most comprehensive insurance policies in the market, helping you drive with confidence.

Find out more.



Toyota Short-Term Insurance

Choose a policy lasting from one hour to 28 days and get instant cover. Perfect for getting home, borrowing or buying a car, learning to drive, or staying protected until your annual policy begins.

Find out more.

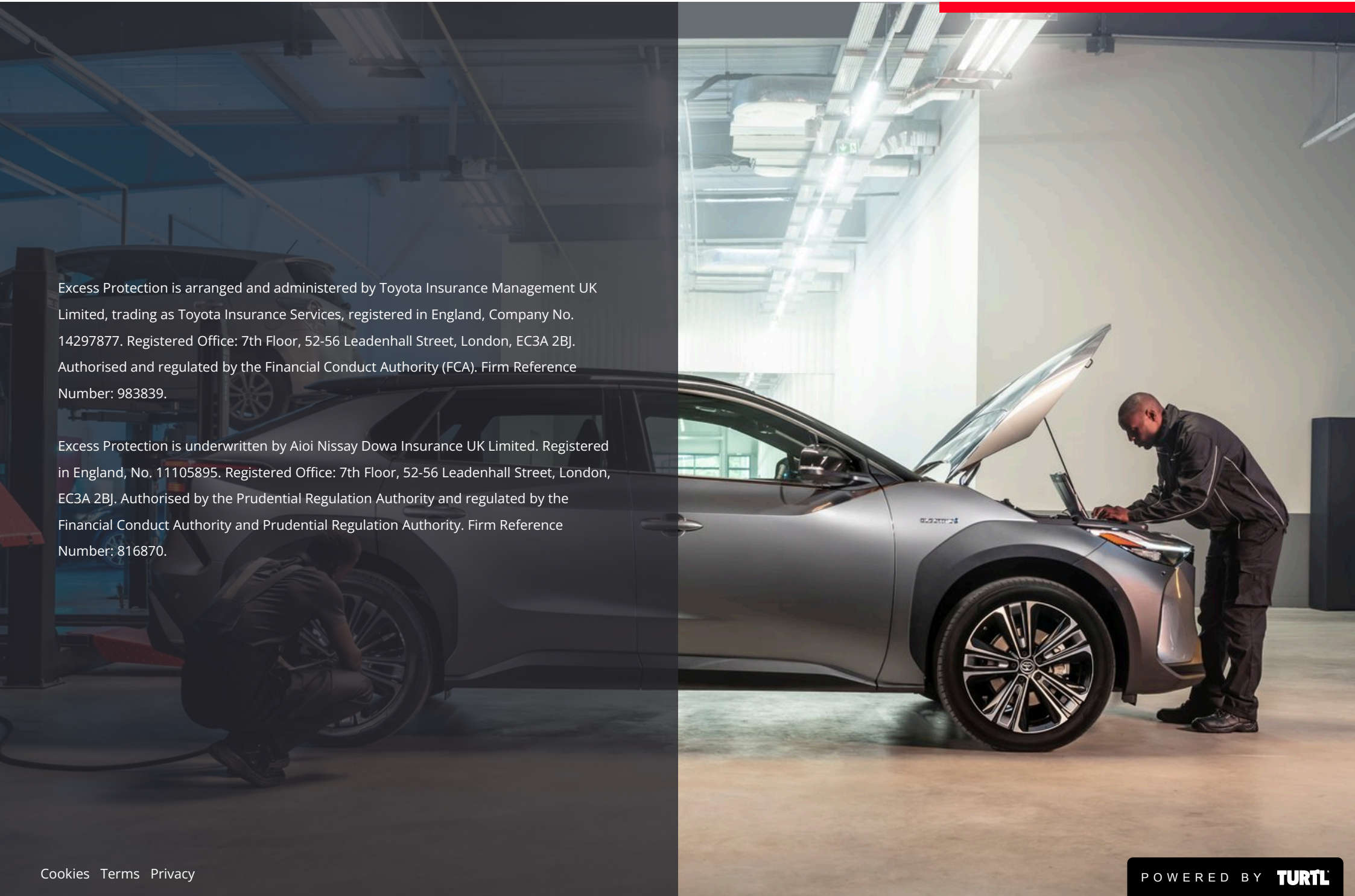


Total Loss Asset Protection

If your vehicle is ever stolen, written off in an accident, or declared a total loss by your insurance provider, Total Loss Asset Protection steps in to help reduce the financial impact.

Find out more.

Toyota Insurance Services



Excess Protection is arranged and administered by Toyota Insurance Management UK Limited, trading as Toyota Insurance Services, registered in England, Company No. 14297877. Registered Office: 7th Floor, 52-56 Leadenhall Street, London, EC3A 2BJ. Authorised and regulated by the Financial Conduct Authority (FCA). Firm Reference Number: 983839.

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