



INSURE4EXCESS.COM LAUNCHES NEW POLICIES AT COMPETITIVE PRICES

Been burnt by the recent credit crunch? The recent downfall in the economy worldwide has left most people feeling the pinch, so the last thing they want to think about is forking out loads of money on their insurance excess when they have to make a claim, and that's exactly where *insure4excess.com* can help.

Insure4excess.com is part of *insurance4carhire.com*, an online insurance company established six years ago to provide products protecting consumers against high car rental excess charges. For a low, annual premium, *Insure4excess.com* provides excess insurance and is about to launch a new policy available at amazing prices and perfect to protect customers from the dreaded excess costs.

LIFESTYLE EXCESS POLICY

The lifestyle excess policy covers the excess that is payable on the five main insurances for 12 months; Home, Motor, Health, Travel and Pet Insurance and can be purchased at any time throughout the year to provide three different levels of excess cover.

The Bronze Level of excess costs £49 and covers up to £250, Silver level costs £75 and covers up to £500, while the Gold Level costs £99 and covers up to £750. With each of the three levels of excess cover there is a total excess limit on the policies, which varies depending on the cover chosen. For example, on the Gold Lifestyle product customers are able to claim on any of the five key insurance excesses as many times as is necessary during the life of the policy and up to the excess limit of £750 for the Gold Policy.

A perfect example of how much consumers could save would be with the fictional character Miss Jenny Jones. Jenny is a homeowner, sharing a flat with her cat Tony. She drives a Ford Fiesta and would be able to claim up to £750 combined across her pet, home and car insurance excess over an annual period should she have to make three individual claims – all by paying just £99 for a 12 month period.

Travel insurance excess is normally about £60 so if Jenny were to purchase the gold product (with a £750 limit) and had to claim off her travel insurance, *insurance4excess.com* would reimburse Jenny with the £60 excess that she initially had to pay out. This would then leave Jenny with £690 left for the year to

claim. In addition if Jenny had to claim on her car insurance, the excess is usually £100 and she would again be reimbursed, this time leaving her with £590 left for the year. The excess is an aggregate amount over a year, and customers can claim it back if it is triggered on home, car, pet, travel and healthcare insurances. An unlimited number of claims can be made by Jenny across the annual period - all for up to a maximum of £750 in one year. Jenny can easily protect herself and her savings by signing up for a policy with insure4excess.com today.

www.insure4excess.com / www.insurance4carhire.com

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For further information please contact Kevin Gibson or Hannah Calvert on 0207 3670916, or email kevingibson@hillsbalfoursynergy.com / hannahcalvert@hillsbalfoursynergy.com

Notes to Editors:

Founded in 2002 Insurance4carhire is an innovative online insurance company whose core business is the provision of car rental Excess insurance. The business was born out of the high costs being charged by the car rental companies for Excess cover. Insurance4carhire strives to bring customers annual Excess insurance products offering customers convenience, peace of mind and very significant savings when they rent cars. The business has grown rapidly selling more than 190,000 policies.

In 2005, for the second year running, Insurance4carhire received the accolade of "World's Leading Innovative Ecommerce Travel Product" from The World Travel Awards. These annual awards celebrate achievement in the travel industry and are based on votes cast by travel industry professionals throughout Europe. To reflect the increasingly global reach of its products, Insurance4carhire changed underwriters to AIG UK Ltd, a member company of American International Group, Inc., (AIG) in December 2007. AIG is one of the worlds leading insurance companies with operations in more than 130 countries. Insurance4carhire is now part of the Towergate Partnership the largest independently owned insurance intermediary in Europe.