



Royal Sundaram General Insurance Co. Limited
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IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611

NCB Protector Cover (Standalone Motor Own Damage Policy – Private Car)

What is Covered:

1. An insured is eligible for the next slab of No Claim Bonus (NCB), if a Private Car Motor OD policy runs for a full policy period without any Own Damage(OD) claim preferred under that policy. If more than 1 OD claims is made during a policy period, the NCB of the customer drops back to NIL.
2. The NCB Protector protects Your Earned No claim Bonus, in the event of an Own Damage claim made for Partial Loss including claims for Windshield glass, Total Loss, and Theft of vehicle/ accessories
3. The No Claim Bonus will not get impacted for the first 2 claims preferred during the course of this policy per year
4. Insured will be eligible for continuation of current slab of NCB on renewal of this policy with Royal Sundaram.

What is not Covered:

This Clause will not Operate:

1. This clause will be inoperable on the transfer of the vehicle. On transfer, the buyer will have to purchase this clause afresh by payment of full annual premium
2. This clause will not operate if NCB in the existing policy is wrongly claimed – insured ineligible for the NCB
3. This clause will not operate if any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud

Geographical Limit: This cover can be offered to any vehicle registered in India and plying within India

Pricing: Based on Make and current IDV of the vehicle.

Other Conditions:

1. You may prefer upto 2 Own Damage claims during each year of the policy period in which this cover is opted for and still be eligible for the same slab of NCB the next year, when the policy comes up for renewal
2. If more than 2 OD claims are made in a year, NCB will drop to 0%
3. NCB enjoyed in current policy should be 20% or more
4. NCB will be protected only if the policy is renewed within 90 days of the expiry of the previous policy.
5. You must prove eligibility of NCB by way of a renewal notice or No claim confirmation letter from the previous insurer
6. The vehicle should be insured under a Private Car Policy with us and this cover will run concurrently with the Base Policy
7. The accident should have happened during the currency of the policy
8. Mid-term inclusion or removal of this cover shall not be allowed

NCB PROTECTOR COVER

9. This Clause can be offered to Individuals and Corporate
10. All provisions and criteria for NCB eligibility and entitlement will be as per the NCB clause in the Motor Tariff
11. In case of partial loss, the NCB in this clause cannot be transferred from one vehicle to another – even if both or multiple vehicles are in the name of the same insured
12. On the death of the insured, this clause will continue to operate provided the vehicle is transferred in the name of a legal heir and the same is endorsed in the policy
13. Vehicle should have been repaired in a garage authorized by the Insurer
14. The cover cannot be offered for short period policy
15. Claims under Self Authorisation mode are not covered under this clause
16. In case of theft of vehicle, NCB can be transferred to a new vehicle provided that vehicle is purchased and insured with us within 90 days of the date of theft of the insured vehicle.

Cancellation Clause:

The NCB Protector Cover will be cancelled if:

1. NCB is wrongly claimed in a policy – insured not eligible for NCB
2. Any OD claim fraudulently made
3. Any misrepresentation / concealment of facts resulting in a claim or leakage of premium
4. No refund of premium will be made on cancellation of this cover due to the above reasons.