

No Claim Bonus Protection Cover (IRDAN108RP0003V02200001/A0046V01201920)

This cover is applicable if it is shown on *Your* schedule.

What is Covered

We will allow *You* the same No claim bonus, as shown on *Your* schedule at the time of renewal with *Us*, provided-

- The rate of No claim bonus as shown in the schedule is an accumulation of 1 or more claim free years and their being no own damage claim in preceding 1 year.
- Not more than 1 own damage claim is registered in the current *period of insurance*.
- The renewal of policy is done with *Us* within 90 days of expiry of the policy.
- The claim is not a *Total Loss (TL)/ Constructive Total Loss (CTL)*

Special Conditions

Special conditions applicable to this benefit in addition to the general conditions:

- The claim made for damages only to the windscreen glass/ rear glass/ door glasses sun roof glass, will not be considered as a claim under this benefit.
- The claim including only partial theft of accessories/ parts will not be considered as a claim under this benefit.
- A claim for theft of entire motor vehicle will not be considered as a TL/ CTL for this purpose provided a new motor vehicle is purchased and insured with *Us* within 90 days of the theft, in which case, *We* will allow same No claim bonus on New motor vehicle as is shown in the schedule.

Subject otherwise to the terms, exceptions, conditions & limitations of the policy.