

**ADD-ONS FOR STAND-ALONE OWN DAMAGE TWO WHEELER  
INSURANCE POLICY**

**NCB Protect (UIN: IRDAN115RP0002V01201920/A0007V01201920)**

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium of Rs \_\_\_\_\_ by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per the following Table 1, under Section I – “Loss or Damage to the Vehicles Insured” of the Policy.

Table 1: Table of NCB Benefits

Plan 1 - One Step Down

Number of prior claim free policy years	NCB Benefit in the event of XX claims in the current policy period			
	XX = 0	XX = 1	XX = 2	XX = 3
0	20%	0%	0%	0%
1	25%	20%	0%	0%
2	35%	25%	20%	0%
3	45%	35%	25%	20%
4 and above	50%	45%	35%	25%

Plan 2- Two Step Down

Number of prior claim free policy years	NCB Benefit in the event of XX claims in the current policy period			
	XX = 0	XX = 1	XX = 2	XX = 3
0	20%	0%	0%	0%
1	25%	0%	0%	0%
2	35%	20%	0%	0%
3	45%	25%	20%	0%
4 and above	50%	35%	25%	20%

Insured shall not be entitled to any No Claim Bonus, if more than three claims are lodged by the Insured during the same Policy Period under Section I – “Loss or Damage to the Vehicles Insured” of the Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.