

### **3. No Claim Bonus Protection for Standalone Private Car OD**

**UIN: IRDAN123RP0002V01201920/A0012V01201920**

In consideration of payment of additional premium for this benefit, No Claim bonus (NCB) under this policy would be extended to renewal policy subject to renewal within 30 days of expiry of the policy, in case a partial loss claim is lodged to or paid by us.

The benefit will also cover theft or total loss of the insured vehicle, if a fresh policy is availed for a different vehicle of the same class with the company on identical name by the insured within 60 days from the date of settlement of claim.

NCB protection is available for the renewal or fresh policy only if the number of Own Damage claim is not more than one in a policy period.

This benefit is available only for vehicle up to 5 years of age at the time of commencement of this cover.

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