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## **Stand-Alone Motor Own Damage Policy - Private Car** **NCB Protector Motor OD Add On**

Notwithstanding anything to the contrary contained in the Policy and in consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that the Insured will be entitled to No Claims Bonus as per the Table, under Section I - "Loss or Damage to the Vehicles Insured" of the Motor Private Car Insurance Policy.

NCB Protector Motor Add On can be sold with its existing product, Motor Private Car Insurance Policy.

This add-on cover protects the NCB discount which the policyholder is eligible upon renewal for the next policy year, otherwise which would be lost, in the event of claim/s made in the policy year. Hence, if this cover is purchased then even if the claim/s is/are availed during the policy year, the policy year will be treated as a claim free year; provided that the number of claims availed in the year are not more than two.

Thus, if any claim/s has been filed or availed in the current policy year then the policyholder will still be eligible to receive the NCB discount on the renewal of the current policy provided:

- The NCB Protector Add-on cover was opted for in the current policy year along with the base Motor OD cover
- Not more than 2 claims have been filed in the previous policy year
- NCB discount would be available only if the policy is renewed with the company
- NCB will be protected only if the policy is renewed within 90 days of the expiry of the previous policy.

### **Exceptions:**

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

**Subject otherwise to terms, conditions, limitations and exclusions of the Policy.**