



STAND-ALONE MOTOR OWN DAMAGE POLICY - PRIVATE CAR

ADD ON – WORDINGS

NCB Protector (IRDAN134RP0001V01201920/A0018V02201920)

Notwithstanding anything contained herein to the contrary, the No Claim Bonus allowed under this policy shall stay protected despite the occurrence of claims and shall not be impaired at the time of the next renewal with us provided:

- 1) There are not more than 2 claims, paid or outstanding, in the current policy year.
- 2) The policy is renewed with us within 90 days of its expiry.
- 3) Higher NCB than the entitlement is not claimed under the current policy.

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