



Policy Wording:

**Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on -
No Claim Bonus Protection by One Slab down**

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company would assign No Claim percentage which is one slab lower than the No Claim percentage mentioned in the Policy even if there are up to two claims made during the Policy Period. No Claim Bonus slabs are as mentioned below:

NCB in the policy	Claim reported (Up to 2 claims)	NCB on renewal
0%	No	20%
0%	Yes	0%
20%	No	25%
20%	Yes	0%
25%	No	35%
25%	Yes	20%
35%	No	45%
35%	Yes	25%
45%	No	50%
45%	Yes	35%
50%	No	50%
50%	Yes	45%

This Add-on cover is applicable only if it is mentioned in the Policy Schedule.

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: No Claim Bonus Protection by One Slab Down

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0009V01201920

CIN: U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axa.co.in

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com



Special Conditions applicable to this benefit:

1. Such claim is admitted by the Company under Section I (Loss of or damage to the vehicle Insured) of the Policy.
2. Subject to No Claim Bonus confirmation from the previous Insurer in case of Declarations by Insured.
3. The No Claim Bonus will get reduced to NIL in case of more than two claims reported during the Policy Period.
4. Mid-term inclusion or removal of this Add-on shall not be allowed.
5. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
6. General exclusions as applicable under section I (Loss of or damage to the vehicle Insured) of the Policy are also applicable to this Add-on Cover.
7. This Add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss/Total Theft of the Insured Vehicle under the Policy.

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