

**Like your vehicle, your policy is now carrying a lot:
it's loaded with Add-on benefits!**

Edelweiss Goods Carrying Vehicle Package Insurance Add-on Covers Policy Wordings



NCB Protect: good driving deserves a great Add-on!

This cover applies only if it is shown on Your Policy Schedule.

For the additional premium You've paid, We will allow You the same No Claim Bonus as is written in Your Policy Schedule, when You renew Your Policy with Us, provided:

1. The rate of No Claim Bonus as shown in Your Policy Schedule is the sum of 2 or more claim-free years, with You not having made own damage claim for the last 2 years.
2. Not more than 1 own damage claim is registered in the present policy period.
3. You renew the Policy with Us within 90 days of expiry of the previous Policy.
4. The claim is not evaluated as Total Loss (TL)/Constructive Total Loss (CTL).

Applicable conditions:

1. A claim made for damages only to the windscreen glass/rear glass/door glass/sun roof glass under this policy will not be considered as a claim under this Add-on.
2. A claim of only partial theft of accessories/parts will not be considered as a claim under this Add-on.
3. For this Add-on to apply, a claim against theft of the entire Insured Vehicle will not be considered as a TL/CTL, provided a new motor vehicle is purchased and insured with Us within 90 days of the theft, in which case, You will enjoy the same No Claim Bonus on Your new Insured Vehicle.
4. If your claim under this Add-on is approved and You are at an NCB level higher than 50%, Your NCB will be restored to 50%.

Of course, this cover is subject to the terms, exceptions, conditions and limitations of this Policy.

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