



No Claims Bonus

Standard NCB

We will, if applicable and depending on the number of claims arising during each twelve month period of insurance, increase or reduce the annual renewal premium in accordance with the bonus scale below.

| <i>No claims bonus at inception or previous renewal</i> | <i>No claims bonus at renewal based on number of claims made during current period of insurance</i> | | |
|---|---|------------|--------------------|
| | <i>None</i> | <i>One</i> | <i>Two or more</i> |
| 4 years | 4 | 2 | Nil |
| 3 years | 4 | 1 | Nil |
| 2 years | 3 | Nil | Nil |
| 1 year | 2 | Nil | Nil |
| Nil | 1 | Nil | Nil |

Protected NCB

If your schedule shows that a no claims bonus is protected, the scale below will apply.

| <i>No claims bonus at inception or previous renewal</i> | <i>No claims bonus at renewal based on number of claims made during current period of insurance</i> | | | |
|---|---|------------|------------|----------------------|
| | <i>None</i> | <i>One</i> | <i>Two</i> | <i>Three or more</i> |
| 4 years | 4 | 4 | 2 | Nil |
| 3 years | 4 | 3 | 1 | Nil |
| 2 years | 3 | 2 | Nil | Nil |
| 1 year | 2 | 1 | Nil | Nil |
| Nil | 1 | Nil | Nil | Nil |

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