

**PROTECTION OF NCB -ADD ON COVER FOR STANDALONE MOTOR OD
FUTURE SECURE PRIVATE CAR POLICY –ADDON WORDING**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees to protect the No Claim Bonus (NCB) at the time of Renewal, in case the Insured lodges for and is allowed a claim under Section 1 of the Motor Policy, so that the Insured will continue to enjoy the NCB in the current policy in spite of the claim lodged, provided always that

- a) The vehicle is renewed with us.
- b) There is only one single claim lodged in the entire expiring Policy period.
- c) The insured vehicle is repaired in a Company Authorized Garage.

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

Applicable For: Private Car