

**Reliance Two Wheeler Policy- Stand-alone Own Damage****Policy Add on Wording****No Claim Bonus Retention**

UIN No. : IRDAN103RP0002V01201920/A0024V01201920

This add on cover is applicable only if it is mentioned in the policy schedule.

In consideration of payment of an additional premium and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will maintain the current applicable No Claim Bonus (NCB) at the time of renewal of this Policy.

Benefit of this cover is applicable:-

- (a) To one approved accidental claim only during the Policy period.
- (b) If the total value of the claim payment made during the Policy period is less than 25% of the value of IDV as mentioned in this Policy Schedule.

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