

### **NCB Retention Cover**

In consideration of payment of an additional premium of Rs\_\_\_\_/ -\*, 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 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, exception, conditions and limitations of the policy.

\*To insert the sum as per the premium table.