

Policy Wording: No Claim Bonus Protection Cover – Same Slab Cover

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, on renewal of this Policy, the Company would assign same No claim Bonus percentage even if there are up to two claims made during the Policy period.

This Add-on is associated with the main product Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP).

Special Conditions applicable to this benefit :

- 1. Such claim is admitted by the Company under Section I of the Policy.
- 2. The No Claim Bonus will get reduced to NIL in case of more than two claims reported during the Policy Period
- 3. Subject to No Claim Bonus confirmation from the previous Insurer in case of Declarations by Insured.
- 4. Mid-term inclusion or removal of this cover shall not be allowed and the condition for refund of this Add-on Premium in case of cancellation shall be same as Policy.
- 5. General exclusions as applicable under section I of the Policy are also applicable to this Addon Cover.

Policy Wording – Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP) – Add-on:

No Claim Bonus Protection Cover – Same Slab Cover UIN of Product : IRDAN139RP0039V01201819

UIN of Add-on :

CIN: U66030KA2007PLC043362

Corporate Office: Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Telephone: 080 4901 0222 www.bhartiaxa.com IRDAI Reg No: 139.