

**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 within each year of Policy Period 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 be applicable as per NCB renewal conditions mentioned in the Policy, in case of more than two claims reported during any of the year of 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. The cancellation conditions and refund for this Add-on premium are as per the main policy.
6. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.

**1 Policy Wording – Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP) – Add-on : No Claim Bonus Protection Cover – Same Slab Cover**

**UIN of Product : IRDAN139RP0037V01201819**

**UIN of Add-on :**

**CIN : U66030KA2007PLC043362**

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

Telephone: 080 4901 0222

www.bharti.axa.com

IRDAI Reg No: 139.