

**Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles) Add-on**

(Attached to and forming part of Policy)

**PROTECTION OF NCB**

**(UIN: IRDAN144RP0003V02201112/A0032V01202122)**

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees that, in case the Insured lodges for and is allowed a claim under Section 1 of the Policy, it will not affect the NCB eligibility at the time of Renewal, provided always that

- a) The vehicle is Renewed with us.
- b) There was only one single such claim lodged in the entire Policy period.
- c) The insured vehicle is repaired in a *Company Authorised Garage*.
- d) The rate of NCB allowed at the time of renewal will be same that he was enjoying prior to the loss.

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

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