

**COCODRIVE PRIVATE CAR OWN DAMAGE POLICY - DHFL GENERAL INSURANCE**

**ADD ON COVER**

**NCB (No Claim Bonus) Secure (UIN: IRDAN155RP0002V01201920/A0006V01201920)**

This cover is applicable if it is shown on Your schedule.

**What is Covered**

If Your vehicle is insured with us then We will allow you the same No claim bonus, as shown on Your schedule at the time of renewal with Us provided-

- Vehicle is claim free at least for preceding 2 consecutive years at the inception of the policy with us.
- Only 1 own damage claim is reported with us during the policy period and that claim is not a Total Loss(TL)/Constructive Total Loss (CTL)/Theft.
- The renewal of policy is done with Us within 90 days of expiry of the policy.

**Special conditions applicable in addition to the general conditions:**

- Any loss or damage only to the windscreen glass/rear glass/door glasses/sunroof glass will not be counted as claim under this cover.
- Partial theft of accessories/parts will not be counted as claim under this cover.
- In case of Theft of entire motor vehicle, if a new motor vehicle is purchased and insured with Us within 90 days of the final settlement of theft claim, in which case, we will allow same No claim bonus on New Motor vehicle as is shown in the schedule.

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

**DHFL General Insurance Limited**

*(A Wholly Owned Subsidiary Of WGC)*