

EDELWEISS GENERAL INSURANCE COMPANY LIMITED

Add-ons Under Edelweiss Private Car Package Insurance

NCB Protect

This cover is applicable if it is shown on Your Policy Schedule.

In consideration of the payment of an additional premium as specified and shown in Your Schedule, it is hereby agreed and declared that We will allow You the same No claim bonus, as shown on Your Schedule at the time of renewal provided-

1. The rate of No claim bonus as shown in Your Schedule is an accumulation of 1 or more claim free years and there being no own damage claim in preceding 1 year.
2. Not more than 1 own damage claim is registered in the current period of insurance
3. The renewal of policy is done with Us within 90 days of expiry of the policy.
4. The claim is not a Total Loss (TL)/Constructive Total Loss (CTL)

Conditions:

1. The claim made for damages only to the windscreen glass/rear glass/door glasses, sun roof glass, will not be considered as a claim under this benefit.
2. The claim only partial theft of accessories/parts will not be considered as a claim under this benefit.
3. A claim for theft of entire motor vehicle will not be considered as a TL/CTL for this purpose provided a new motor vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No claim bonus on New motor vehicle as is shown in Your Schedule.
4. In case of claim accepted under this add-on, if You are at NCB level higher than 50% then Your NCB will be restored to 50%.

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