

Commercial Vehicle - No Claim Discount Scale

GasamMamo Insurance will reduce your renewal premium if no claim arises under your motor policy during the period of insurance shown below:

PERIOD OF INSURANCE	REDUCTION		
	Comprehensive Cover	Third Party Fire & Theft Cover	Third Party Only Cover
the previous year	15%	15%	15%
the previous 2 years	20%	20%	20%
the previous 3 years	25%	25%	25%
the previous 4 years	35%	35%	35%
the previous 5 years or more	45%	45%	45%

If you make one claim in any period of insurance, any No Claim Discount which you have earned will be reduced at your next renewal, as follows:

Third Party Policies			
From 45% to 25%	From 35% to 20%	From 25% to 15%	From 20% & 15% to 0%

Third Party Fire & Theft Policies			
From 45% to 25%	From 35% to 20%	From 25% to 15%	From 20% & 15% to 0%

Comprehensive Policies			
From 45% to 25%	From 35% to 20%	From 25% to 15%	From 20% & 15% to 0%

IF YOU MAKE TWO OR MORE CLAIMS IN ANY PERIOD OF INSURANCE ANY NO CLAIM DISCOUNT WHICH YOU HAVE EARNED WILL BE WITHDRAWN COMPLETELY.

The no claim discount is earned solely by you and cannot be transferred to any other person except your spouse.