

Private Car - No Claim Discount Scale

Our No Claim Discount (NCD) Scale for Comprehensive & Third Party Fire & Theft and Third Party Only Policies

		Protected No Claim Discount	Third Party Only		Third Party Fire & Theft and Comprehensive					
NCD at the start of the insurance period		Applicable to Drivers aged 25 years or over for Comprehensive and TPFT policies.	Drivers aged 18 years or over NCD % at the next renewal date following number of claims in any one period:		Drivers aged between 18 and 24 years NCD % at the next renewal date following number of claims in any one period:			Drivers aged 25 years or over NCD % at the next renewal date following number of claims in any one period:		
			1 Claim	2 Claims	1 Claim	2 Claims	3 Claims	1 Claim	2 Claims	3 Claims
Start of insurance	0%	Not Applicable	From 0% to 0%	From 0% to 0%	From 0% to 0%	From 0% to 0%	From 0% to 0%	From 0% to 0%	From 0% to 0%	From 0% to 0%
1st Year	20%	Not Applicable	From 20% to 0%	From 20% to 0%	From 20% to 0%	From 20% to 0%	From 20% to 0%	From 20% to 0%	From 20% to 0%	From 20% to 0%
2nd Year	35%	Not Applicable	From 35% to 0%	From 35% to 0%	From 35% to 0%	From 35% to 0%	From 35% to 0%	From 35% to 0%	From 35% to 0%	From 35% to 0%
3rd Year	50%	No - Not Purchased	From 50% to 0%	From 50% to 0%	From 50% to 20%	From 50% to 0%	From 50% to 0%	From 50% to 20%	From 50% to 0%	From 50% to 0%
		Yes - Purchased*	N/A	N/A	From 50% to 20%	From 50% to 0%	From 50% to 0%	From 50% to 50%	From 50% to 20%	From 50% to 0%
4th Year	65%	No - Not Purchased	From 65% to 35%	From 65% to 0%	From 65% to 35%	From 65% to 0%	From 65% to 0%	From 65% to 35%	From 65% to 0%	From 65% to 0%
		Yes - Purchased*	N/A	N/A	From 65% to 35%	From 65% to 0%	From 65% to 0%	From 65% to 65%	From 65% to 35%	From 65% to 0%
5th Year	65%	Yes - FREE Protected NCD	N/A	N/A	From 65% to 35%	From 65% to 0%	From 65% to 0%	From 65% to 65%	From 65% to 35%	From 65% to 0%

*Protected NCD may be purchased at the start of the period of insurance at an additional premium. You may purchase Protected NCD if NO claims were registered in the previous policy period.