



## UNITED INDIA INSURANCE COMPANY LIMITED

REGD & HEAD OFFICE: NO. 24, WHITES ROAD, CHENNAI – 600 014.

### NO CLAIM BONUS (NCB) PROTECT

#### FOR PRIVATE CAR/ PASSENGER CARRYING TAXI ( UPTO SEATING CAPACITY OF 6 PASSENGERS)

##### Coverage:

At the time of renewal of the Policy, the percentage of No Claims Bonus (NCB) accrued as shown in the Schedule shall be maintained for up to two claims admissible under Section I of the Package Policy with respect to loss or damage to the Insured Vehicle occurring during the policy period.

##### Premium Rates:

PREMIUM RATES (As a proportion of Insured Declared Value) for this Add-On cover are as follows: -

1. Private Cars: 0.15% of IDV
2. Passenger Carrying Taxis ( Upto Seating Capacity Of 6 Passengers ) : 0.24% of IDV

##### DISCOUNTS ON PREMIUM FOR THIS ADD-ON COVER:

1. 10% for Direct Business
2. No Claim Bonus ( NCB ) Discount is not Applicable.

##### Exclusions:

The Company shall not be liable for protection of NCB if

- More than two claims are made under the Policy during the policy period.
- A claim is made for Total Loss (TL)/ Constructive Total Loss (CTL).
- The ownership of the Insured Vehicle is transferred.



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### **Eligibility:**

- Add-On shall be available for vehicles all age group till the validity of RC  
*(Age to be considered from the date of purchase for a brand new vehicle)*
- Obsolete models and imported vehicles are not to be covered.

### **Underwriting Guidelines:**

1. Policy and Add-On shall be underwritten in the same office.
2. Policy period under the Policy and Add-On should be identical.  
Midterm cover for the Add-On is not to be allowed.
3. Add-On will cease in case of transfer of ownership.
4. Cancellation of the Add-On should follow the Cancellation Clause of the Policy.
5. No Claims Bonus discount shall not be applicable on the Add-on premium.

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