

## POLICY WORDINGS

### Stand-Alone Own Damage Private Car Policy - Add-ons: NCB Protect

#### 1 NCB Protect

This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle.

The insured will be entitled to the current No Claim Bonus at the time of renewal even in the event of a claim being made during the policy period.

#### Special Conditions

The services provided under this Add-on are subject to the following conditions:

- In any event, the number of such claims reported during the policy period does not exceed the number specified in the Schedule attached to the Add-ons. For the purpose of this condition, a claim for damage to windshield, sun roof, and door glasses shall not be counted as a claim.
- A claim for theft/total loss shall not be counted as a claim, and the current No Claim Bonus will be retained for the insured if the insured purchases a private car package policy from Acko within 3 years from such theft/total loss.
- A claim for only partial theft of accessories / parts will not be considered as claim under this cover.

Subject otherwise to the terms, conditions, limitations and exclusions of the underlying Policy, which shall be the basis of this Add-on and is deemed to be incorporated herein.