

No Claims Discount

The number of years claim free driving.

Number of Years No Claims Discount	One	Two	Three	Four	Five or More
	1	2	3	4	5
Average No Claims Discount applied to that number of years No Claims Discount in 2025	21%	32%	33%	33%	34%

No claims discount protection allows you to make one fault/split liability claim in one policy year before your number of no claims discount years falls. Please see step-back procedures below:

Step back procedures

Without NCD Protection					
Number of Years No Claims Discount at inception date	One	Two	Three	Four	Five or More
No Claims Discount at Next Renewal Date without NCD Protection					
1 fault/split liability claim in policy year	0 Years	0 Years	1 Year	2 Years	3 Years
2 fault/split liability claims in policy year	0 Years	0 Years	0 Years	0 Years	1 Year
3 fault/split liability claims or more in policy year	0 Years	0 Years	0 Years	0 Years	0 Years

With NCD Protection					
Number of Years No Claims Discount at inception date	One	Two	Three	Four	Five or More
No Claims Discount at Next Renewal Date with NCD Protection					
1 fault/split liability claim in policy year	1 Year	2 Years	3 Years	4 Years	5 Years
2 fault/split liability claims in policy year	0 Years	0 Years	1 Year	2 Years	3 Years
3 fault/split liability claims or more in policy year	0 Years	0 Years	0 Years	0 Years	1 Year

Note: No claims discount protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident* even if you were not at fault.

*Definition of an accident or a claim: An unforeseen or unplanned event or circumstance, that results in a request for reimbursement from the insurance company, when a loss has been suffered that is covered by an insurance policy. e.g., fire, theft or malicious damage.