

# Haven Insurance

## No Claims Discount & No Claims Discount Protection

No Claims Bonus : The number of years claim free driving

No Claims Discount : The discount applied to the amount of your No Claims Bonus

Number of Years No Claims Bonus	One	Two	Three	Four	Five or More
	1	2	3	4	5
<i>Average No Claims Discount applied to that amount of years No Claims Bonus in 2016</i>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>65%</b>

No claims bonus protection allows you to make one or more claims before your number of no claims bonus years falls. Please see step-back procedures below:

### STEP BACK PROCEDURES

Number of years No Claims Bonus at inception date	One	Two	Three	Four	Five or More
<b>No Claims Bonus at Next Renewal Date <u>without</u> NCD Protection</b>					
<i>1 claim in policy year.</i>	0 Years	0 Years	1 Years	2 Years	3 Years
<i>2 claims in policy year.</i>	0 Years	0 Years	0 Years	0 Years	1 Years
<i>3 claims or more in policy year.</i>	0 Years	0 Years	0 Years	0 Years	0 Years

Number of years No Claims Bonus at inception date	One	Two	Three	Four	Five or More
<b>No Claims Bonus at Next Renewal Date with NCD Protection</b>					
<i>1 claim in policy year.</i>	1 Years	2 Years	3 Years	4 Years	5 Years
<i>2 claims in policy year.</i>	0 Years	0 Years	1 Years	2 Years	3 Years
<i>3 claims or more in policy year.</i>	0 Years	0 Years	0 Years	0 Years	0 Years

### Note:

No claims bonus 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.