

Haven Insurance

No Claims Discount & No Claims Discount Protection

No Claims Discount: The number of years claim free driving

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

Number of Years No Claims Discount	One	Two	Three	Four	Five or More
	1	2	3	4	5
<i>Average No Claims Discount applied to that number of years No Claims Discount in 2021</i>	30%	40%	50%	60%	65%

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

STEP BACK PROCEDURES

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

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					
<i>1 claim in the policy year.</i>	1 Years	2 Years	3 Years	4 Years	5 Years
<i>2 claims in the policy year.</i>	0 Years	0 Years	1 Years	2 Years	3 Years
<i>3 claims or more in the policy year.</i>	0 Years	0 Years	0 Years	0 Years	0 Years

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.