



Atlas Motoring Policy

No Claims Discount Rules

Please retain this document with your policy wording.

Changes in No Claim Discount (NCD) levels may occur at the same time as changes in premium. Your No Claims Discount is not transferable to another person except to Your spouse and with Our written agreement. Atlas will reduce Your renewal premium in accordance with the scale applicable below if no claim arises under Your Policy during the previous Period/s of Insurance. The same scale shows how, in the event of a claim being made or arising under this Policy, Your No Claims Discount at renewal will be altered.

Private Cars - Comprehensive and Third Party Fire & Theft

Number of claim free years (unless protected)	No Claims Discount %	Following		
		One Claim	Two Claims	Three or more claims
		within the previous period of insurance, the discount changes to:		
1 year	20%	0%	0%	0%
2 years	35%	0%	0%	0%
3 years	50%	20%	0%	0%
4 years	60%	35%	0%	0%
5 years	65% (unprotected)	50%	20%	0%
6 years	65% (protected)	65% (unprotected)	50%	0%

The following will not reduce Your No Claims Discount:

Private Cars - Comprehensive

- claims We pay where You are not at fault, provided We have got back all that We have paid from those who are responsible;
- claim payments under:
 - Section A1 or B1 – Purchase Price Gap
 - Section C for Emergency Treatment fees;
 - Section D - Windscreen and Window Damage;
 - Section E - Personal Accident;
 - Section F1 - Medical Expenses
 - Section F3 - Loss of Keys;
 - Section F4 - Child Seat Cover;
 - Section J – Recovery of Uninsured Losses

Private Cars - Third Party Fire & Theft

- claims We pay where You are not at fault, provided We have got back all that We have paid from those who are responsible;
- claim payments under:
 - Section B1 – Purchase Price Gap
 - Section C for Emergency Treatment fees;
 - Section F3 - Loss of Keys;
 - Section F4 – Child Seat Cover
 - Section J – Recovery of Uninsured Losses

Private Cars - Comprehensive - Optional Purchase of Protection of No Claims Discount

If your No Claims Discount is that corresponding **4 or 5 years** without a claim, such discount may be protected by paying an additional premium which will be automatically waived when You reach 6 years.

Number of claim free years	No Claims Discount %	Following		
		One claim	Two claims	Three or more claims
		within the previous period of insurance, the discount changes to:		
4 years - Protected	60%	65%	35%	0%
5 years - Protected	65%	65% (free protection)	50%	0%

Private Cars - Third Party Only

Number of claim free years	No Claims Discount %	Following one or more claims within the previous period of insurance, the discount changes to
1 year	15%	0%
2 years	25%	0%
3 years	45%	0%
4 years	55%	0%
5 years	60%	0%

The following will not reduce Your No Claims Discount:

- claims We pay where You are not at fault, provided We have got back all that We have paid from those who are responsible;
- claim payments under Section C for Emergency Treatment fees.

Commercial Vehicles – Comprehensive

(including Private Minibuses, Special Type & Agricultural Vehicles)

Number of claim free years	No Claims Discount %	Following		
		One claim	Two claims	Three or more claims
		within the previous period of insurance, the discount changes to		
1 year	15%	0%	0%	0%
2 years	20%	0%	0%	0%
3 years	25%	15%	0%	0%
4 years	35%	20%	0%	0%
5 years	45%	25%	15%	0%

Commercial Vehicles – Third Party Fire & Theft

(including Private Minibuses, Special Type & Agricultural Vehicles)

Number of claim free years	No Claims Discount %	Following one or more claims within the previous period of insurance
1 year	15%	0%
2 years	20%	0%
3 years	25%	0%
4 years	35%	0%

Commercial Vehicles – Third Party Only

(including Private Minibuses, Special Type & Agricultural Vehicles)

Number of claim free years	No Claims Discount %	Following one or more claims in the previous period of insurance
1 year	15%	0%
2 years	20%	0%
3 years	25%	0%

Private Motor Cycle - Comprehensive

Prior years within which you have not claimed	No Claims Discount %	Following one or more claims in the previous period of insurance
1 year	10%	0%
2 years	15%	0%
3 years	20%	0%
4 years	25%	0%
5 years	33%	0%

The following will not reduce Your No Claims Discount:

- claims We pay where You are not at fault, provided We have got back all that We have paid from those who are responsible;
- claim payments under Section C for Emergency Treatment fee.

Important Note

Under Legislation third parties may pursue a claim directly with Us as Your insurer in the event of an accident. In these circumstances We will deal with the claim subject to the terms and conditions of Your policy and this may affect Your No Claims Discount.