

No Claims Information Sheet

The insured can take advantage of BJK's Protected No Claims Discount subject to having 5 or more years No Claims Discount.

In the event of:

- a) 1 claim during a 3 year period
No Claims Discount protection will be withdrawn at the renewal following the claim, with no reduction in No Claims Discount.
- b) 2 claims occurring during a 3 year period
No Claims Discount will be reduced by 2 years at the renewal following 2nd claim.
- c) 3 claims occurring during a 3 year period
No Claims Discount will be reduced by 4 years at the renewal following the 3rd claim.
- d) More than 3 claims occurring during a 3 year period
No Claims Discount will be completely disallowed

And the additional premium payable for No Claims Discount Protection will be discontinued.

Payments for the following will not be taken into account, under the above:

- i) Emergency Treatment
- ii) Breakage of glass in the windscreen or windows where this is the only damage to the vehicle other than scratching of bodywork resulting from such breakage.
- iii) Breakdown assistance
- iv) Accident recovery

Subject otherwise to the terms and conditions shown in the Policy.