

Section III: No Claims Bonus

If **you** do not make a claim under this policy during a 12-month **period of insurance** **your** no claims bonus may be updated and will be displayed on **your statement of fact, your policy schedule** and on **your** renewal invitation. Please note that there are circumstances that can affect **your** no claims bonus with some examples listed below.

- Theft
- A collision
- Storm or weather damage
- Malicious or vandalism damage
- Uninsured third parties

Claims that will not affect **your** no claims bonus are:

- collisions where the third party admits liability and **we** make a full recovery of all costs and expenses incurred; and
- emergency treatment fees.

Protecting your no claims bonus

Depending on **your insurer**, **you** may have paid an additional premium to protect **your** no claims bonus. In the event **your** no claims bonus is protected or if **your** no claims bonus protection has been removed, **MotorCycle Direct** will confirm this to **you** on **your statement of fact, your policy schedule**, and when **we** issue **your** renewal invitation. **Your** no claims bonus protection may be affected if **you** have had a claim on **your** policy where **your insurer** is unable to recover the full costs and expenses incurred.

No claims bonus step back scales

The following tables show the step back scale that will apply to **your** no claims bonus for both protected and unprotected no claims bonus in the event of a claim on **your** policy.

No Claims Bonus (NCB) at next renewal date with NCB Protection				
Number of years NCB	Fault Claims			
	0	1	2	3
0	1	0	0	0
1	2	1	0	0
2	3	2	0	0
3	4	3	1	0
4	5	4	2	0
5	6	5	3	1
6	7	6	3	1
7	8	7	3	1
8	9	8	3	1
9	9	9	3	1

No Claims Bonus (NCB) at next renewal date without NCB Protection				
Number of years NCB	Fault Claims			
	0	1	2	3
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	9	3	1	0

