No Claims Discount - Years step back guide

Without NCD Protection	One	Two	Three	Four	Five	Six	Seven	Eight	Nine +
No Claims Discount at Next Renewal Date **without** NCD Protection									
1 claim in policy year	0 Years	0 Years	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
2 claims in policy year	0 Years	0 Years	0 Years	0 Years	1 Year	2 Years	3 Years	4 Years	5 Years
3 claims in policy year	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	1 Year	2 Years	3 Years
4 claims in policy year	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	1 Year
5 claims in policy year	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years

With NCD Protection	One	Two	Three	Four	Five	Six	Seven	Eight	Nine +
No Claims Discount at Next Renewal Date **with** NCD Protection									
1 claim in policy year	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years
2 claims in policy year	0 Years	0 Years	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
3 claims in policy year	0 Years	0 Years	0 Years	0 Years	1 Year	2 Years	3 Years	4 Years	5 Years
4 claims in policy year	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	1 Year	2 Years	3 Years
5 claims in policy year	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	0 Years	1 Year
6 claims in policy year	0 Years	0 Years	0 Years	0 Years	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.

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* 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.