

## No Claims Discount Rules

These rules apply to Private Vehicles

### 1. No Claims Lodged

In the event of no claims made or arising under the Policy during a period of Insurance specified below immediately preceding the renewal of the policy the renewal premium shall be reduced as follows:

No of Years Claims Free	Comprehensive	Third Party Fire & Theft	Third Party Only
0	0%	0%	0%
1	20%	25%	20%
2	40%	45%	30%
3	60%	65%	45%
4	65%	70%	60%
5+	65%	70%	65%

In the event of claims arising during any period of insurance for which the premium has been reduced as indicated the discount to be allowed on renewal shall be reduced (if applicable) as indicated:

### 2. Without Protected No Claims Discount

#### A. Comprehensive

**Single Claim** (One claim) during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
20%	1	0%	0
40%	2	20%	1
60%	3	40%	2
65%	4	60%	3

N.B. NCD is reduced by one year

**Two Claims** during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
20%	1	0%	0
40%	2	0%	0
60%	3	20%	1
65%	4	40%	2

N.B. NCD is reduced by two years

## B. Third Party Fire & Theft

**Single Claim** (One claim) during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
25%	1	0%	0
45%	2	25%	1
65%	3	45%	2
70%	4	65%	3

N.B. NCD is reduced by one year

**Two Claims** during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
25%	1	0%	0
45%	2	0%	0
65%	3	25%	1
70%	4	45%	2

N.B. NCD is reduced by two years

## C. Third Party Only

**Single Claim** (One claim) during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
20%	1	0%	0
30%	2	20%	1
45%	3	30%	2
60%	4	45%	3
65%	5	60%	4

N.B. NCD is reduced by one year

**Two Claims** during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
20%	1	0%	0
30%	2	0%	0
45%	3	20%	1
60%	4	30%	2
65%	5	45%	3

N.B. NCD is reduced by two years

### 3. With Protected No Claim Discount

#### A. Comprehensive

**Single Claim** (One claim) during the current period of insurance NCD is still stepped up as if no claim has been made as follows:

From	Year	To	Year
0%	0	20%	1
20%	1	40%	2
40%	2	60%	3
60%	3	65%	4
65%	4	65%	5+

**Two Claims** during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
20%	1	0%	0
40%	2	20%	1
60%	3	40%	2
65%	4	60%	3

N.B. NCD is reduced by one year

#### B. Third Party Fire & Theft

**Single Claim** (One claim) during the current period of insurance NCD is still stepped up as if no claim has been made as follows:

From	Year	To	Year
0%	0	25%	1
25%	1	45%	2
45%	2	65%	3
65%	3	70%	4
70%	4	70%	5+

**Two Claims** during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
25%	1	0%	0
45%	2	25%	1
65%	3	45%	2
70%	4	65%	3

N.B. NCD is reduced by one year

### C. Third Party Only

**Single Claim** (One claim) during the current period of insurance NCD is still stepped up as if no claim has been made as follows:

From	Year	To	Year
0%	0	20%	1
20%	1	30%	2
30%	2	45%	3
45%	3	60%	4
60%	4	65%	5
65%	5	65%	5+

**Two Claims** during the current period of insurance NCD will be reduced as follows:

From	Year	To	Year
0%	0	0%	0
20%	1	0%	0
30%	2	0%	0
45%	3	20%	1
60%	4	30%	2
65%	5	45%	3

N.B. NCD is reduced by two years

**Note:** A claim made only in respect of the following coverages will not affect the No Claims Discount in any way:

- Personal Accident
- Medical Expenses
- Breakage of Glass
- Entertainment Equipment
- Lost Keys and Locks
- Roadside Assistance
- Wise Protect

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