

Allianz Bonus Protection Summary

Attaching to and forming part of Your Policy. This applies if Endorsement Number 11 is referenced on Your Policy Schedule.

Please note: Endorsement Number 5 and Endorsement Number 6 in the Policy wording do not apply from 1 August 2016. They have been replaced by Endorsement Number 11.

Endorsement No 11 – Protected No Claim Bonus

In any consecutive three-year renewal period, where you make a third party or accidental damage claim, your No Claim Bonus will be affected as follows:-

Years of NCD at your last renewal date	Years NCB at next renewal if a claim is made in the current period of insurance:				
	If no claim is made	If it is the only claim made	If it is the second claim in the last three years	If it is the third claim in the last three years	If it is the fourth (or more) claim in the last three years
Nil	1	Nil	Nil	Nil	Nil
1	2	1	1	Nil	Nil
2	3	2	2	Nil	Nil
3	4	3	3	1	Nil
4	5	4	4	2	Nil
5 or more	5 or more	5 or more	5 or more	3	1

Any claim payment for windscreen breakage, theft or fire damage will be paid without impact on your No Claim Bonus entitlement.

In the event a claim(s) is made under your policy, Allianz reserve the right to increase premiums or change your terms and conditions.

Although you can protect your No Claim Bonus, your premium may still increase if you make a claim.