

# Commercial Vehicle - No Claim Discount Scale

GasamMamo Insurance will reduce your renewal premium if no claim arises under your motor policy during the period of insurance shown below:

PERIOD OF INSURANCE	REDUCTION		
	Comprehensive Cover	Third Party Fire & Theft Cover	Third Party Only Cover
the previous year	15%	15%	15%
the previous 2 years	20%	20%	20%
the previous 3 years	25%	25%	25%
the previous 4 years	35%	35%	35%
the previous 5 years or more	45%	45%	45%

If you make one claim in any period of insurance, any No Claim Discount which you have earned will be reduced at your next renewal, as follows:

Third Party Policies			
From 45% to 25%	From 35% to 20%	From 25% to 15%	From 20% & 15% to 0%

Third Party Fire & Theft Policies			
From 45% to 25%	From 35% to 20%	From 25% to 15%	From 20% & 15% to 0%

Comprehensive Policies			
From 45% to 25%	From 35% to 20%	From 25% to 15%	From 20% & 15% to 0%

**IF YOU MAKE TWO OR MORE CLAIMS IN ANY PERIOD OF INSURANCE ANY NO CLAIM DISCOUNT WHICH YOU HAVE EARNED WILL BE WITHDRAWN COMPLETELY.**

The no claim discount is earned solely by you and cannot be transferred to any other person except your spouse.

