

**NO CLAIM BONUS PROTECTION -
Passenger Carrying Vehicle Package Policy - Annual**

In consideration of the payment of additional premium of Rs. _____ * paid by the Insured and realized by the Insurer, it is hereby understood & agreed that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under section 1 of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/earthquake/AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during the course of the policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.