

Guide to No Claims Discount (NCD)

Insurance companies give policyholders a No Claims Discount (NCD) each year they don't make a claim or don't have a claim made against them. We ask for proof of your NCD to ensure you're benefiting from the right discount for your good driving record. The maximum NCD we award is 9 years.

If your NCD has been earned on a standard private UK vehicle insurance policy, the table below states what we need from you.

What is acceptable? <ul style="list-style-type: none">• A current Renewal Notice or an official 'Proof of NCD' from your most recent insurer• Must be from a UK insurer and not already in use on a 'live policy• Original or copy documents• NCD proof must be submitted from the most recent insurance policy held It should confirm: <ul style="list-style-type: none">• The insurer's name• Your name and that you are the Policyholder• Policy number• The number of years' NCD applicable at the end of your policy• Policy expiry/cancellation date (your previous policy must have ended before we can apply a NCD to your new policy)*	What is not acceptable? <ul style="list-style-type: none">• NCD that is in use on another policy*• NCD for a policy that ended over 2 years ago• NCD earned as an additional driver*• NCD from a motorhome or from a van over 3.5 tonnes*• NCD from a taxi*• NCD from overseas*• NCD from a 'multi-user' fleet policy• A Policy Schedule• A Statement of Fact or Proposal Form <p>* Unless agreed via our call centre. See below for more information.</p>
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What if I have been approved to use another type of NCD?

As we use a panel of insurers, we may be able to agree the use of other types of insurance as proof of your NCD. This can only be arranged via our call centre who will be able to find the insurer to best suit your needs. Usually, you will need to meet certain criteria to qualify for this approval. If this has been arranged, please see below the types of proof we shall need from you:

Commercial Vehicle Insurance, i.e. Van Insurance - Proof should meet the same requirements as the standard private UK vehicle NCD proof.

Company Vehicle Insurance - We need a letter (a combination of letters is not acceptable) which:

- Confirms you were named on the company insurance and had sole use of a vehicle for Social Domestic and Pleasure purposes, as well as business
- Confirms the date you were insured from under the company insurance and the date you were removed from it.
- Confirms any claims, accidents, incidents or losses you had under the company insurance during this time
- Confirms that the company is UK based
- Should be on headed paper and signed, either from the company insurer OR your employer. If it is from your employer, it must be from a senior person/fleet manager unrelated to you. If it is a family business, we can only accept a letter from your company insurer

Continued Overleaf

Insurance from an EU Insurer - Proof should meet the same requirements as the standard private UK vehicle NCD proof. It must be on headed paper and written in English. We can only accept it if your NCD entitlement is represented as the number of years, we cannot accept proof where it is recorded as a percentage (%).

Insurance from an Insurer outside of the EU - Proof should meet the same requirements as the standard private UK vehicle NCD proof. It must be on headed paper and written in English (we can also accept an official Certified translation). We can only accept it if your NCD entitlement is represented as the number of years, we cannot accept proof where it is recorded as a percentage (%).

Motability/Mobility Insurance - Proof should meet the same requirements as the standard private UK vehicle NCD proof, however, as Motability/Mobility Insurance doesn't attract an NCD entitlement, in its place your letter should confirm the start and end date of your previous policy so we can see the length of claim free driving.

Motorbike Insurance - Proof should meet the same requirements as the standard private UK vehicle NCD proof.

Motorhome Insurance - Proof should meet the same requirements as the standard private UK vehicle NCD proof.

What if I have been approved for a 'Mirrored' or 'Introductory' NCD?

We need to see your current insurer's Policy Schedule which shows your NCD entitlement represented in years. We cannot accept un-dated or historic documents.

What if it has been approved that I can use my Spouse's/Civil Partners NCD?

We need their standard UK private vehicle NCD proof which meets the requirements outlined in our table. In addition, you also need to include a letter signed by your Spouse/Civil Partner which confirms their agreement to transfer their NCD entitlement to you permanently.

What happens if my NCD proof is different to what I told you?

You must let us know at the earliest opportunity and send proof of what you have. We will adjust your NCD to match your proof which may result in an additional premium. If you pay by direct debit, this will be applied to your monthly instalments.

What if I can't supply acceptable proof within 21 days?

If we haven't had acceptable proof within 21 days of your policy start date, we shall write to you giving 7 days' notice that we will adjust your NCD to zero and charge an additional premium. Upon receipt of this notice you must either:

- forward the NCD proof or
- pay the additional premium – if you pay by direct debit we will automatically increase your monthly instalment. If you are paying by any other method and do not pay the premium we will issue a notice of cancellation of your policy.