



MOTOR INSURANCE ENDORSEMENT



WITH EFFECT FROM RENEWAL DATE, AS SHOWN ON THE RENEWAL NOTICE, ENDORSEMENT NUMBER 19 AS CURRENTLY DESCRIBED IN THE MOTOR VEHICLE INSURANCE POLICY WILL CHANGE AS NOTED HEREUNDER.

ENDORSEMENT NO. 19

- (i) This Endorsement applies only if your cover is Comprehensive.
- (ii) If you are entitled to 5 years (65%) no claims discount, upon receiving your first claim we will reduce your no claims discount to 4 years (65%). If a further claim is lodged in the following insurance period we will reduce another year of your no claims discount i.e. from 4 years (65%) to 3 years (40%). However, if you lodge more than one claim in the same insurance period your no claims discount will be affected as per table below:

COMPREHENSIVE				
Schedule of No Claim Discount with effect from 1 st October 2017, based on the number of claims				
	% DISCOUNT	1 CLAIM	2 CLAIMS	3 CLAIMS
Inception	0%	from 0% to 0%	from 0% to 0%	from 0% to 0%
1 st year	25%	from 25% to 0%	from 25% to 0%	from 25% to 0%
2 nd year	35%	from 35% to 25%	from 35% to 0%	from 35% to 0%
3 rd year	40%	from 40% to 35%	from 40% to 0%	from 40% to 0%
4 th year	65%	from 65% to 40%	from 65% to 0%	from 65% to 0%
5 th year	65%	from 65% to 65%	from 65% to 25%	from 65% to 0%

Please visit www.elmoinsurance.com/motor/downloads to download our latest policy wording and improved scale of no claim discount applicable to Third Party Fire and Theft and Third Party Only cover.