

## Connect Home No Claims Discount Scale

***The following scale applies to Connect Home policies incepted or renewed on or after the 1<sup>st</sup> April 2023***

If no claims are made during the current Period of Insurance, We will discount Your next renewal premium up to the maximum discount in accordance with the no-claims discount scale applicable which may change from time to time.

No Claims Discount Years	No Claims Discount %
<b>0 Years</b>	0%
<b>1 Year</b>	10%
<b>2 Years</b>	25%
<b>3 Years</b>	30%
<b>4 Years</b>	32%
<b>5 Years</b>	33%
<b>6 Years or more</b>	40%

If a claim is made during a Period of Insurance We will reduce the no-claims discount to 0% at the following renewal. If you have a number of claims, or a large claim, We may also apply increases to the premium in addition to removing your No-Claims Discount.

If Your claim is eventually settled with no cost, or is fully recovered from someone else, We will restore the No-Claims Discount and providing You renew Your policy will calculate a refund of the amount of No-Claims Discount to You.