

## No claims bonus

If, at the end of an *insurance period*, no claim payment is made or to be made, if this contract is renewed, you will have the right to a no claims bonus.

This no claims bonus will be calculated as a percentage - set in the Schedule - of the premium received by us for the *insurance period*.

This no claims bonus will be paid at the end of the *insurance period*, within 30 days of your request, provided you confirm to us that all the risks insured for that same period are extinguished.