

## Anticipated no claims bonus

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

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

This no claims bonus will be paid provisionally at the beginning of the *insurance period*.

Should we subsequently make any claim payment, you will have to pay back to us this no claims bonus.

This no claims bonus will be definitively cleared after closing of the *insurance period*.