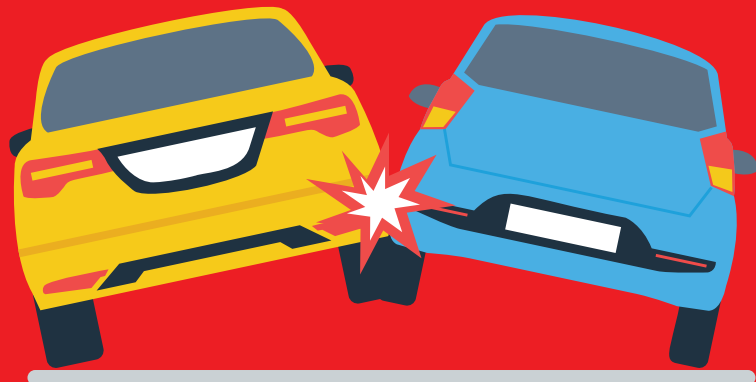


# Can One Claim Erase your No Claim Discount (NCD)?

**Your No Claim Discount (NCD) remains unaffected even if a claim is made under the following condition:**



**You are not at fault for causing the loss.**



**The offending vehicle is identifiable and not a public transport.**



**The offending vehicle is insured by a Malaysian licensed insurer**

**NCD  
RETAIN**

**There is NO claims for death or personal injury**

