

No claim discount

This document explains how the no claim discount (NCD) works on your policy. Throughout this document certain words are shown in **bold** type. These are defined terms and have specific meanings, which are set out in the definitions section of your terms and conditions booklet.

No claim discount

Your **policy** includes a no claim discount (NCD). A NCD applies to each **member** of the **policy**. This means that if a **member** makes a claim on the **policy** which affects the NCD, only the premium for that **member** will change.

The NCD is affected on the date we pay the bill relating to the claim, not the date the **treatment** takes place.

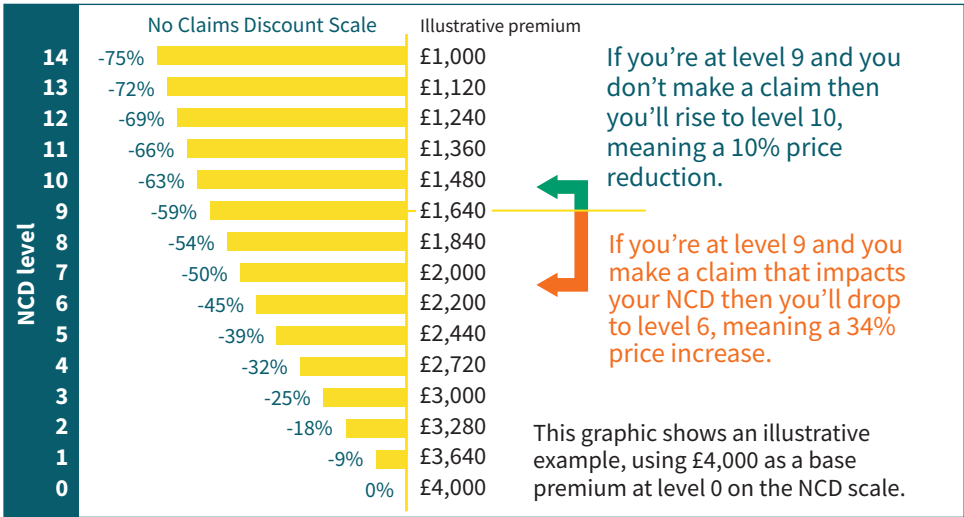
We will calculate the next **policy year's** NCD 39 days before each **renewal date** (by reviewing the claims that we have paid for each **member** in the 12 months before the NCD is calculated). This NCD will contribute to the calculation of the premium for the next **policy year**.

NCD scale

The graphic below shows the discount applicable to each level of the NCD scale and an indication of the impact on premium from movements up and down the scale. Actual premium impacts from NCD movements may be smaller or larger than shown, as:

- some elements of the premium are subject to minimum and maximum limits
- impacts vary depending on the starting NCD level
- depending on the policy benefit options selected, the impact of NCD movements may not apply to the entire premium.

As well as your NCD movement, your renewal premium will take into account medical inflation and changes to other risk factors such as your age.



When will a member move up the NCD scale?

If no claims have been paid for a **member** during the 12 months before the NCD is calculated, their no claim discount will increase by one level on the scale.

Claims for the following benefits will not affect the NCD (therefore, a **member** will still move up the NCD scale if they only claim for these benefits).

Core cover	NHS cash benefit
	NHS cancer cash benefit
	Hospice donation
	Baby bonus
	GP referred treatment by a speech therapist for children
Optional benefits (if selected)	Other treatments and therapies
	Dental and optical

When will a member stay on the same level on the scale?

If we've paid bills for a claim that caused the **member** to drop three levels down the NCD scale in a previous **policy year**, and we pay further bills for the same claim in another **policy year**, these further bills will not cause the NCD to reduce again at the end of that year. Instead, that **member** will remain at their current NCD level in the following **policy year** (unless other claims that do cause the **member** to drop down the scale have been paid).

If the claims we've paid for a **member** are:

- claims that have not yet caused the **member** to drop down the NCD scale, and
 - the total combined amount we've paid in a year, towards those claims is £250 or less,
- that **member** will remain at their current NCD level. New claims are those that are for a disease, illness or injury which is not related to an existing claim.

When will a member drop down the NCD scale?

If we've paid claims for a **member** that are:

- claims that have not yet caused the **member** to drop down the NCD scale, and
- the total combined amount we've paid in a year, towards those claims is more than £250, that **member's** NCD will reduce by three levels on the scale. The NCD cannot fall below level 0.

Protected NCD

If you haven't already selected protected no claim discount it can only be added from your **renewal date**.

To be eligible for the NCD protection you must:

- have not had any consultations, diagnostic tests or treatment in the last 12 months
- have no consultations, **diagnostic tests** or **treatment** pending with a **GP, specialist** or **hospital**, and
- not be aware of any conditions for which you may need **diagnostic tests** or **treatment** in the next six months, whether or not you have consulted a medical practitioner.

The NCD protection takes effect if a **member** makes any claims that would have caused the NCD to drop down the NCD scale (these are new claims or claims that haven't yet caused the **member** to drop down the NCD scale which total more than £250).

Instead of the NCD reducing:

- the **member** will remain at their current NCD level
- we'll calculate their premium from the next **renewal date** based on their current NCD level, and
- we'll remove **that member's** NCD protection and the standard NCD rules will apply.

We'll remove the NCD protection if you ask us at any **renewal date**.

If the **policyholder** asks us to reinstate the protected NCD, we'll reinstate it after a period of 12 months with no claims paid and if the **member** satisfies the protected NCD eligibility rules.

Additional points:

- If the amount due towards the claim is less than the excess amount then the NCD won't be impacted.
- A claim paid between calculating the NCD and the **renewal date** won't affect the NCD at that renewal, instead it'll affect the NCD at the following renewal.
- We may change the structure of the NCD and will advise the **policyholder** before any changes take effect. We may remove the NCD from a future **renewal date** by giving at least one year's notice to the **policyholder**.
- The NCD won't reduce by more than three levels on the scale in any one **policy year**.

For customers renewing from 23rd May 2023, the following additional point is also applicable:

- The NCD won't apply to the premium payable for the following benefits:
 - other **treatments** and therapies, or
 - the dental and optical optionif you've chosen to include either of these on your **policy**.



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