

Life just got easier with
BCIC's Motor Max Policy



BCIC

An affiliate of **VICTORIA MUTUAL**

No Fault Discount (NFD)

What is an NFD?

An NFD is a discount that you earn if you do not make an at-fault claim on your car insurance policy.

If no at-fault claim is made under your policy, your premium will be reduced at renewal in accordance with the Scale below:

NO FAULT DISCOUNT SCALE			
Number of Years Claims Free	Comprehensive	Third Party Fire & Theft	Third Party Only
Year 1	10%	10%	10%
Year 2	20%	15%	15%
Year 3	40%	20%	20%
Year 4 & over	60% (maximum)	25% (maximum)	25% (maximum)

How will my NFD be affected if I make a claim?

If an event occurs that might give rise to a claim under your policy your NFD will be removed unless you are at the maximum NFD, in which case your Discount will be reduced to the Year 1 Discount.

Are there any claims that **will not** affect my NFD?

Unlike the traditional No Claim Discount that is automatically reduced or removed if you make a claim under your policy, at BCIC your NFD will NOT be removed or reduced in the following situations (unless there is clear evidence that you are in fact at fault):

- **Rear End Collision.** Where your car is struck flush in the rear by another.
- **Parked Vehicle Collision.** Where your vehicle is struck by another vehicle while it is lawfully and safely parked on the roadway.
- **Major/Minor Intersection Collision.** Where your vehicle is lawfully traveling on a major road in its proper lane and is struck by another vehicle exiting a minor road.
- Where loss or damage to your vehicle is as a result of **Theft, attempted theft, Fire, Flood or an Act of God**, and did not result from any recklessness on your part.

What else do I need to know about the NFD?

- Private motor vehicle owners insured with other companies can switch to BCIC and transfer their existing No Claim Discount to BCIC's NFD feature.



New Vehicle Replacement

If your car sustains damage in excess of 60% of its pre-accident value or is stolen and not recovered, we will replace it with a new vehicle of the same, year, make and model as your vehicle. This applies, at no additional cost, if you owned the vehicle from new with no previous registered owners and the damage or loss occurs within the first year of its original registration.

Rental Car Benefit

If your car is accidentally damaged, stolen or damaged as a result of attempted theft or fire, lightning or explosion, a rented vehicle will be made available to you. You have the option to purchase this benefit for up to 3 weeks and you can also choose the size of vehicle that best suits you whether it be a small, mid-size or sports utility vehicle.

*Conditions apply

**The Max Motor Policy
offers the following:**

- No Fault Discount -
- Rental Car Benefit -
- Capped Excess at no extra cost -
- New Vehicle Replacement -
- Unlimited Windscreen Cover -
- Competitive Pricing -

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Better insurance pays



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