

Home Insurance No Claims Discount Scales

The number of no claims years that you declare to us and the amount advised to you by us of any no claims discount/ bonus shown on your quotation or premium breakdown corresponds to the scale below.

Zurich Home Insurance

Point on Scale	Percentage
1 Year	10%
2 Years	12%
3 Years	15%
4 Years	20%
5 Years	25%

Example – If you declare 3 years no claims bonus then your no claims discount amount will be equivalent to a 15% discount built into your premium calculation.

Allianz Home insurance

NCD Years	NCD Percentage	NCD percentage if 1 claim is made in the period of insurance	NCD percentage if more than 1 claim is made in the period of insurance
0	0%	0%	0%
1	9%	0%	0%
2	18%	0%	0%
3	25%	0%	0%
4	32%	9%	0%
5	40%	18%	0%
6	42%	18%	0%
7	43%	18%	0%
8	44%	18%	0%
9+	45%	18%	0%