



YOUR GUIDE TO NO CLAIMS BONUS

WESLEYAN
we are all about you

Financial advice: retirement planning • investing • funding • insurance

Understanding what is required to prove your No Claims Discount can sometimes be a bit confusing. This guide is intended to help you understand when we need proof of your No Claims and how best to do this.

WHAT IS NO CLAIMS DISCOUNT?

When a motor policy is taken up you will begin to build a No Claims Bonus which contributes towards a discount on your premium. If you decide to change your provider you will be asked to prove your No Claims Bonus (Otherwise known as no claims discount NCD).

HOW CAN I SEND MY NCD PROOF TO YOU?

Email

Documents can be sent direct to our dedicated NCD inbox at ncbproof@wesleyan.co.uk. When you send confidential information to us by email, you do so at the risk of unauthorised access or intervention which could result in your data being compromised by a third-party.

Post

If you elected to receive your documents by post, you would have received a pre-paid envelope in your New Business pack – NCD can be returned in this (please ensure your Wesleyan reference number is showing on the paperwork).

WHY DO YOU NEED NCD PROOF?

Your No Claims Discount plays an important part in how your premium is calculated. At the time our representatives provided a quotation, you would have been asked how many years claim free you have to use against your policy, which in turn has provided a discount to your premium. As a broker acting on behalf of the insurer, Wesleyan Financial Services are obligated to gain this proof on their behalf. We require the proof to be sent to us within 21 days of the policy start date.

Without this proof there is risk that we will need to remove the proof and charge additional premiums.

WHAT IS ACCEPTED AS PROOF OF NO CLAIMS BONUS (NCD)

The following documents are accepted as proof of no claims bonus (otherwise known as NCD). The documents should be dated within 2 years of your new policy's start date.

- ▶ The most recent renewal invitation from your previous insurer
- ▶ A cancellation letter from your previous insurer, as long as it states your NCD
- ▶ A letter from your previous insurer confirming your NCD and cancellation/renewal date.

Your renewal notice will provide details that we require to validate your NCD including: your name; address; vehicle registration; renewal date and proof of No Claims Discount in years.

If you aren't sure what information is relevant, send us your renewal pack. We'll use the information in here to obtain your NCD.

We are here to help

Should you have any questions regarding your No Claims Discount and wish to speak to us:

Email: ncbproof@wesleyan.co.uk

Call: **0121 200 9131**

Web: wesleyan.co.uk/help/insurance-query

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If you would like this document in Braille, large print or audio format, please contact **0345 351 2352**.

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