

USEFUL INFORMATION

HOW TO SUPPLY YOUR NO CLAIMS BONUS

Format

A PDF letter or scan of your posted No Claims Bonus letter. Email confirmation, policy documents, screenshots and photos of No Claims Bonus are not acceptable.

Issuer

Issued by the insurer (not broker).

Issue Date

Must be dated after your previous policy has expired or been cancelled.

Policyholder Name

Must be in the name of the policyholder (for sole traders), an active director listed on Companies House as at inception of the policy, or in the limited company name.

Registration

The vehicle registration must match the vehicle the no claims bonus is being used on. If you are looking to transfer no claims bonus from a sold/scrapped vehicle please refer to our separate guide.

Expiry Date

You must cancel previous insurance on your fleet vehicles as soon as the new policy starts as No Claims Bonus cannot be used on two policies at once. Dual insurance can also cause problems should a claim arise. Bonuses from live policies are not acceptable. Your No Claims Bonus must cover the entire duration of when your previous policy started to when your new fleet policy started. You will need to account for any gaps in cover by requesting an up to date No Claims Bonus letter from your insurer or provide SORN details.

Claims

Must confirm no claims or, where claims have been recorded, you will need to provide the date, claim type (e.g. accident, windscreen, theft), fault/non-fault, open/closed, final costs/reserve costs.

Deadline

You will need to provide your document within the insurer's specified timeframe. Failure to supply No Claims Bonus by this date may result in cancellation or an additional premium being applied.

Proof of No Claims Bonus

Insurer Logo

Policy Number:
Issue Date:

Dear
Please find below proof of your No Claims Bonus entitlement:

Customer Information

Name of Policyholder:
Policy Number:
Vehicle Registration Number:
Expiry/Cancellation Date of Policy:
No Claims Bonus at Date of Issue:

Claim / Incident Details

Date	Bonus Status	Cost of Claim / Incident	Claim / Incident Details
None			

Please keep this evidence of your No Claims Bonus safe.

Yours sincerely,

