

# Commercial Motor Insurance



## NCB Protection removal

### What is changing?

Zurich will no longer be utilising No Claims Bonus (NCB). The insured's claims history will still be considered as a rating factor and the insured's claims experience will directly affect the premiums offered. As a result of this change, the No Claims Bonus (NCB) Protection option is no longer available.

### When is this changing from?

For New Business incepting from 28 February 2023 and Renewals incepting from 11 April 2023

### What does this mean for my policy with Zurich?

Where renewal is offered and you had NCB Protection in the expiring term, the NCB Protection will be applied in calculating your renewal offer. However, you will not have the option to opt-in for NCB Protection for the new term.

#### Zurich Australian Insurance Limited

ABN 13 000 296 640, AFS Licence No: 232507  
Head Office: 118 Mount Street, North Sydney NSW 2060

Client enquiries  
Telephone: 132 687  
[www.zurich.com.au](http://www.zurich.com.au)