



No claims discount - explained.



What do we mean by a no claims discount?

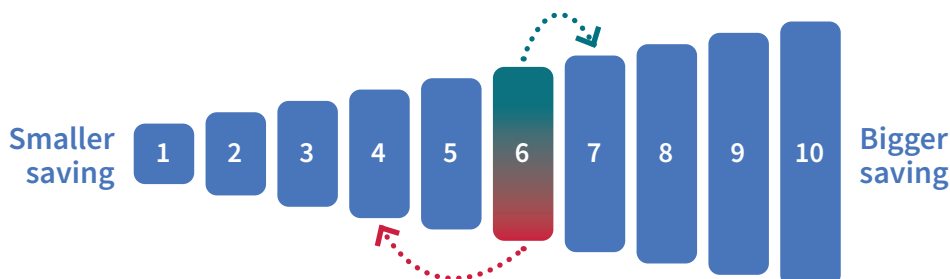
A no claims discount means that if you don't claim during the year, you'll get a discount on your renewal price.

Each year you don't claim, your no claims discount gets bigger, so you save more. If you make a claim, your no claims discount gets smaller, so you save less. We use a scale to work out your no claims discount.

How your no claims discount scale works ...

If you don't make a claim, your discount will go up

You'll go up one level each year you don't claim until you reach the maximum limit



If you make a claim, your discount will go down until you reach the minimum limit

The number of levels you go down depends on your plan. You'll find the details in your handbook



Each person on your plan has their own no claims discount

Their discount will go up or down depending on whether they've claimed.

This means that some members on your plan may have bigger discounts than others.

Your plan will have a maximum no claims discount, which you can find in your handbook.



No claims discount – explained.



What counts as a claim?

If you have treatment that we pay for, this usually counts as a claim.

There are a few exceptions, such as if you use our muscles, bones and joints service, get a payment because you've had your treatment on the NHS, or pay the full amount of a claim because it cost less than your excess.

! You'll find more about what counts as a claim in your handbook.



Can I protect my no claims discount?

When you're due to renew, you may be able to protect your no claims discount for a small fee.

If you want to do this, you'll have to ask us to do this within 30 days of getting your renewal documents. We'll ask you some health questions to check if we can offer this protection.

If you protect your no claims discount and we pay a claim, you'll stay at the same level on the no claims discount scale, so your no claims discount will stay the same at renewal.



If I have a no claims discount, will my renewal price still go up?

If you have a no claims discount, your renewal price will usually still go up – just not by as much.

That's because there are lots of factors that we take into account when working out your renewal price, not just claims. The price of insurance tends to increase every year because people tend to need more treatment as they get older, and the cost of healthcare increases as new treatments become available. However, if you have a no claims discount, this will protect you from some of the increase.

! The effect of the discount will be different depending on whether your discount level went up, down, or stayed the same. If you'd like to know more about how your discount works, please get in touch.



Where to find your no claims discount

You can see how much the no claims discount is for each person covered by your plan on your membership certificate.

Your membership certificate also shows you if you're able to protect your no claims discount.

You can find your membership certificate and all your other documents online.

Go to axahealth.co.uk and select 'Log in/Register'.



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When do you work out my no claims discount?

We work out your no claims discount up to three months before your renewal date.

That means that if we pay a claim in the three months before your renewal, it won't affect your no claims discount until your renewal next year.



Is there any way I can keep my no claims discount after a claim?

With some of our plans, you have the option to pay us back for claims we paid that membership year.

For example, if we've paid £150 for a claim, you can pay us back the £150, and we then won't take this claim into account when working out your no claims discount. This option isn't available on all our plans – please check your handbook if you're not sure.

! If you're interested in this, please get in touch before you renew – we'll work out whether this will save you money.



Can I pay for treatment and keep my no claims discount?

For some treatment, it may make sense to pay the cost yourself – especially if it won't cost much, and you're not likely to need more treatment.

If you pay for the treatment yourself, it won't affect your no claims discount. You don't need to tell us when you've paid for treatment yourself.



Need some more help?

Understanding the jargon can be tricky, so if you need help, send us a message from your online account or via livechat, or give us a call.

You'll find information about what you're covered for and how your membership works in your membership documents.

Go to axahealth.co.uk and select 'Log in/Register'.

