



T&R Direct
Insurance services

Extras

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No Claims Discount (NCD)

Every year you don't claim, Our Insurers give you more NCD:

- A typical level of No Claims Discount (NCD) accrual is 30% after 1 year, and rises to 65% (70% with some insurers if you're over 50) after minimum 5 years
- After 4 years, you can protect your NCD for an additional premium. You can make 1 claim in any year or 2 claims in any 5 year period, and you won't lose your hard-earned discount, some of our insurers will let you protect it for life, or as long as you continue to be insured with that company.

Compulsory Excess

A compulsory excess is that which is levied by the insurer, and is the amount that you are responsible for, on each and every claim or damage to your car, this can vary between £50.00 up to say £1,000 (dependent on you age & vehicle type)

Voluntary Excess

An excess is the amount of money you are responsible for, on each and every claim for loss or damage to your car. The more you agree to pay, the lower your premiums, and vice versa. Be careful you don't just go for the lowest premium and the highest Excess – repairs could be expensive!

Non Fault Accident (Hire Car) Cover

For a small extra premium, you will qualify for a supplied hire vehicle for up to 28 days (if vehicle is written off) if your car is unusable or in for repair due to a none fault claim (excluding windscreen damage). Unlike some other insurers, this applies even if your car is stolen or written off.

Legal Protection (optional)

If you have an accident that's not your fault, for a small extra premium we'll provide up to £50,000 of legal costs to recover losses which you can not recover from any insurance policy. Examples may include compensation for death or injury, policy excess and loss of earnings, and hire car costs.