

# Van Insurance No Claims Discount Scales

The number of no claims years that you declare to us and the amount advised to you by us of any no claims discount/ bonus shown on your quotation or premium breakdown corresponds to the scales below.

**Important – Please note the final quote you get, nett of no claims discount, is the one that matters. Gross or base premiums, percentages and points on the scale vary between insurers.**

## AXA Policy

Point on Scale	Percentage
1 Year	20%
2 Years	30%
3 Years	40%
4 Years	50%
5 +Years	50%

AXA Example – If you declare 3 years no claims bonus then your no claims discount amount will be equivalent to a 30% discount built into your premium calculation.