

BDProvide – BD50 - STEP BACK SCALE

Protected NCD allows up to 2 fault claims in a 3 year period.

UNPROTECTED					
NCD Years	One	Two	Three	Four	Five or more
0 years	Nil	Nil	Nil	Nil	Nil
1 year	Nil	Nil	Nil	Nil	Nil
2 years	Nil	Nil	Nil	Nil	Nil
3 years	1 year	Nil	Nil	Nil	Nil
4 years	2 years	Nil	Nil	Nil	Nil
5 years	3 years	1 year	Nil	Nil	Nil
6 years	3 years	1 year	Nil	Nil	Nil
7 years	3 years	1 year	Nil	Nil	Nil
8 years or more	5 years	3 years	Nil	Nil	Nil
PROTECTED -All Lives intact					
NCD Years	One	Two	Three	Four	Five or more
1 year	1 year	1 year (Unprotected)	Nil	Nil	Nil
2 years	2 years	2 years (Unprotected)	Nil	Nil	Nil
3 years	3 years	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil
4 years	4 years	4 years (Unprotected)	2 years (Unprotected)	Nil	Nil
5 years	5 years	5 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil
6 years	6 years	6 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil
7 years	7 years	7 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil
8 years	8 years	8 years (Unprotected)	5 years (Unprotected)	3 years (Unprotected)	Nil
9 or more years	9 years	9 years (Unprotected)	5 years (Unprotected)	3 years (Unprotected)	Nil
PROTECTED – 1 Life Lost					
NCD Years	One	Two	Three	Four	Five or more
1 year	1 year (Unprotected)	Nil	Nil	Nil	Nil
2 years	2 years (Unprotected)	Nil	Nil	Nil	Nil
3 years	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil	Nil
4 years	4 years (Unprotected)	2 years (Unprotected)	Nil	Nil	Nil
5 years	5 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil
6 years	6 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil
7 years	7 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil
8 years	8 years (Unprotected)	5 years (Unprotected)	3 years (Unprotected)	Nil	Nil
9 or more years	9 years (Unprotected)	5 years (Unprotected)	3 years (Unprotected)	Nil	Nil