

NO CLAIM RECOMMENDED (POLICY EXPIRED)
HIGH
Do not claim, paying out-of-pocket is cheaper.

 Repair Cost
₹6,700

 Breakeven
₹10,716

 Out-of-Pocket
₹1,536
COST BREAKDOWN

Metric	Amount
Out-of-pocket cost	₹1,536
NCB loss over 5 years	₹9,180
Compulsory deductible	₹1,000
Consumables estimate	₹536
Decision margin	-₹4,016

WHY THIS VERDICT

1. Your out-of-pocket cost for a claim is ₹1,536.
2. You will lose ₹9,180 in future NCB discounts.
3. The repair cost is well below the breakeven point.

NCB IMPACT
NCB Impact

Current NCB: 20%

You will lose ₹9,180 in NCB discounts over the next 5 years if you file this claim.

 5-Year NCB Loss **₹9,180**
SMART FLAGS
HIGH
EXPIRED POLICY

 Your policy fully expired on 2020-03-13 — you CANNOT file a claim. The calculation below is hypothetical only.
Your policy expired in 2020, so you cannot file a claim.
MEDIUM
NCB RISK

 You will lose ₹9,180 in NCB discounts over the next 5 years.
You will lose ₹9,180 in NCB discounts over the next 5 years.
LOW
ZERO DEP ACTIVE

 Zero depreciation cover is active — no deduction on parts replacement.
Your zero depreciation cover means no parts depreciation deduction.
RECOMMENDED ACTIONS

1. Ensure you renew your policy before it expires to maintain coverage.
2. Consider adding a higher NCB protection rider at renewal.
3. Review your policy for any add-ons that might cover consumables.