

# BDCARLINE – BDP<sub>5</sub> STEP BACK SCALE

Protected NCD allows one claim in two successive years and the NCD will not be stepped back.

UNPROTECTED					
NCD Years	One	Two	Three	Four	Five or more
<b>0 years</b>	Nil	Nil	Nil	Nil	Nil
<b>1 year</b>	Nil	Nil	Nil	Nil	Nil
<b>2 years</b>	Nil	Nil	Nil	Nil	Nil
<b>3 years</b>	1 year	Nil	Nil	Nil	Nil
<b>4 years</b>	2 years	Nil	Nil	Nil	Nil
<b>5 years</b>	3 years	1 year	Nil	Nil	Nil
<b>6 years</b>	4 years	2 years	Nil	Nil	Nil
<b>7 years</b>	5 years	3 years	1 year	Nil	Nil
<b>8 years</b>	6 years	4 years	2 years	Nil	Nil
<b>9 or more years</b>	7 years	5 years	3 years	1 year	Nil

PROTECTED					
NCD Years	One	Two	Three	Four	Five or more
<b>1 year</b>	N/A				
<b>2 years</b>	N/A				
<b>3 years</b>	N/A				
<b>4 years</b>	4 years	2 years (Unprotected)	Nil	Nil	Nil
<b>5 years</b>	5 years	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil
<b>6 years</b>	5 years	3 years (Unprotected)	1 year (Unprotected)	Nil	Nil
<b>7 years</b>	7 years	5 years (Unprotected)	3 years (Unprotected)	1 year (Unprotected)	Nil
<b>8 years</b>	8 years	6 years (Unprotected)	4 years (Unprotected)	2 years (Unprotected)	Nil
<b>9 or more years</b>	9 years	7 years (Unprotected)	5 years (Unprotected)	3 years (Unprotected)	1 year