

Terms & Conditions for rebate and No Claim Discount (NCD)

1. The 10% Rebate is applicable only if **AIG Auto Insurance** is purchased via the link provided on **Firefly website**.
2. This 10% rebate is applicable only if the intended motor vehicle is accepted for cover by **AIG Malaysia Insurance Berhad**.
3. **No Claim Discount (NCD)** is applicable only in the event, no claims have been made against an **Auto Policy** (insured with any insurer) during the preceding 12 months.
4. The **NCD percentage** will be provided in accordance with the following criteria if the:
 - a. Motor vehicle has been insured for a period specified below; and
 - b. Motor vehicle in respect of which no claim is pending or has been made during the period specified below.

Period	Discount
After the first year of insurance	25%
After the second year of insurance	30 %
After the third year of insurance	38 1/3 %
After the fourth year of insurance	45%
After five or more years of insurance	55%