

MOTOR INSURANCE TARIFF- UNITED INDIA

(based on IRDA circular dated 31-03-2015)

| Motor Cycles & Scooters | <5 years | 5-10 years | >10 years | PA | TP | | |
|-------------------------|----------|------------|-----------|----|-----|--|--|
| Upto 75 CC | 1.676 | 1.760 | 1.802 | 50 | 519 | | |
| Upto 150 CC | 1.676 | 1.760 | 1.802 | 50 | 538 | | |
| Upto 350 CC | 1.760 | 1.848 | 1.892 | 50 | 554 | | |
| Above 350 CC | 1.844 | 1.936 | 1.982 | 50 | 884 | | |

| PRIVATE CARS | <5 years | 5-10 years | >10 years | PA | TP | WC | |
|---------------|----------|------------|-----------|-----|------|----|--|
| Upto 1000 CC | 3.039 | 3.191 | 3.267 | 100 | 1468 | 50 | |
| Upto 1500 CC | 3.191 | 3.351 | 3.430 | 100 | 1598 | 50 | |
| Above 1500 CC | 3.343 | 3.510 | 3.594 | 100 | 4931 | 50 | |

| TOURIST TAXI | <5 years | 5-7 years | >7 years | PA | TP | WC | LLP |
|---------------|----------|-----------|----------|-----|------|----|-----|
| Upto 1000 CC | 3.191 | 3.271 | 3.351 | 100 | 4920 | 50 | 946 |
| Upto 1500 CC | 3.351 | 3.435 | 3.519 | 100 | 6726 | 50 | 828 |
| Above 1500 CC | 3.510 | 3.598 | 3.686 | 100 | 8915 | 50 | 946 |

| | | | | | | | |
|------------------------|-------|-------|-------|-----|------|----|-----|
| Auto Rikshaw Passenger | 1.272 | 1.292 | 1.323 | 100 | 1333 | 50 | 638 |
|------------------------|-------|-------|-------|-----|------|----|-----|

| GOODS CARRIER | <5 years | 5-7 years | >7 years | PA | TP | WC | |
|---------------------------|--|-----------|------------------|-----|-------|----|--|
| Auto Rikshaw upto 1200 kg | 1.640 | 1.681 | 1.722 | 100 | 4733 | 50 | |
| GVW upto 7500 kg (public) | 1.726 | 1.770 | 1.812 | 100 | 14390 | 50 | |
| GVW 7500-12000 kg " | 1.726 | 1.770 | 1.812 | 100 | 15365 | 50 | |
| GVW 12000-20000 kg " | Same Rate + Per each 100 kg 12000 kg | | Rs 27/- above | 100 | 19632 | 50 | |
| GVW 20000-40000 kg " | | | | 100 | 19766 | 50 | |
| GVW Above 40000 kg " | | | | 100 | 19846 | 50 | |

| PASSENGER CARRIER | <5 years | 5-7 years | >7 years | PA | TP | WC | LLP |
|-------------------|-----------|-----------|-----------|-----|------|----|-----|
| Upto 18 seats | 350+1.656 | 350+1.697 | 350+1.739 | 100 | 8235 | 50 | 503 |
| 19-36 seats | 450+1.656 | 450+1.697 | 450+1.739 | 100 | 8235 | 50 | 503 |
| 37-60 seats | 550+1.656 | 550+1.697 | 550+1.739 | 100 | 8235 | 50 | 503 |
| Above 60 seats | 680+1.656 | 680+1.697 | 680+1.739 | 100 | 8235 | 50 | 503 |

1. Automobile Association (AA) Membership discount – 5% of OD premium, maximum of Rs.200/- for Private cars & Rs.50/- for Motor Cycles & Scooters.
2. Anti Theft Device Discount- approved by ARAI & certified by AA 2.5% Maximum Rs.500/-
3. Auto Gas Converter, Electronic items like Stereo etc...4% of the value of the item – Sl. No; Model No: & make should be furnished. Auto Gas Conversion should be noted in the R.C.
4. Transfer of policy – Rs.50+S.T. along with copy of the R.C., letter of consent of the insured & original Insurance Certificate.
5. Duplicate certificate fee – Rs.50+S.T.
6. Bumper to bumper cover – 10% & 20% loading on OD portion for 1st, 2nd and 30% for 3rd, 4th & 5th year.
7. 15% of OD premium for covering Paint, Bumper, Tyre, Headlamp etc. for commercial vehicles.
8. NO CLAIM BONUS CHART - 20%, 25%, 35%, 45% and 50%

Compiled by Mr A A Harish, Sr Insurance Consultant

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