

ORIENTAL INSURANCE COMPANY LIMITED (ALL INDIA MOTOR TARIFF Revised as on 01.06.2022)

TWO WHEELER

ZONE	ZONE A			ZONE B		
	Up to 150cc	151 to 350cc	Above 350cc	Up to 150cc	151 to 350cc	Above 350cc
Up to 5 Y	1.708%	1.793%	1.879%	1.676%	1.760%	1.844%
5 to 10 Y	1.793%	1.883%	1.973%	1.760%	1.848%	1.936%
Above 10	1.836%	1.928%	2.020%	1.802%	1.892%	1.982%
1 Year T.P.	714	1366	2804	714	1366	2804
5 Year T.P.	3851	7365	15117	3851	7365	15117
Ele. Veh.	UP to 3 KW		457	8 K.W TO 16 K.W		1161
T.P.1 Year	3 K.W to 7 KW		607	Above 16.KW		2383
Ele. Veh.	UP to 3 KW		2466	8 K.W to 16 KW		6260
T.P.5 Year	3 K.W to 7 KW		3273	Above 16.KW		12849

P A to Pillion Rider Sum.Ins. Rs.100000 Premium Rs.70/-

PCCV (3 WHEELER AUTO RICKSHAW)

Age of Vehicle	Up to 6 Passenger			Above 6 to 17 Passenger		
	Zone A	Zone B	Zone C	Zone A	Zone B	Zone C
Up to 5 Y	1.278%	1.272%	1.260%	1.785%	1.777%	1.759%
5 to 7 Y	1.310%	1.304%	1.292%	1.830%	1.821%	1.803%
Above 7 Y	1.342%	1.336%	1.323%	1.874%	1.866%	1.847%
Act Only	2539	2539	2539	6763	6763	6763
Seating	Per Passenger		1214	Per Passenger		1349
Act E-Card	1685	1685	1685	5749	5749	5749
Per Passenger	1214			Per Passenger		1147

GCCV (3 WHEELER)

ZONE	ZONE A		ZONE B		ZONE C	
	Public	Private	Public	Private	Public	Private
Veh. Age						
Up to 5 Y	1.664%	1.165%	1.656%	1.159%	1.640%	1.148%
5 to 7 Y	1.706%	1.194%	1.697%	1.188%	1.681%	1.177%
Above 7 Y	1.747%	1.223%	1.739%	1.217%	1.722%	1.205%
ACT Only	4492	3922	4492	3922	4492	3922
Act E-Card	3139	3211	3139	3211	3139	3211

Misc. & Special Types of Vehicles

Short Period Rate

Veh. Age	Zone A	Zone B	Zone C	Up to 1 Month	20%
Up to 5 Y	1.208%	1.202%	1.190%	1 to 2 Month	30%
5 to 7 Y	1.238%	1.232%	1.220%	2 to 3 Month	40%
Above 7 Y	1.268%	1.262%	1.250%	3 to 4 Month	50%
Miscellaneous ACT ONLY				4 to 5 Month	60%
Agri.Tractors up to 6 HP			910	5 to 6 Month	70%
Misc & Agri.Tractor up to 6 HP			1645	6 to 7 Month	80%
Other Misc. & Sp. type of vehicles			7267	7 to 8 Month	90%
Trailer attached to Misc.& Sp.veh.			2485		
GST	SGST 9%	CGST 9%		Total	18%

Fixing of Insured Declared Value (IDV)

New or up to 6 month	5%	2 year to 3 years	30%
6 month to 1 year	15%	3 year to 4 years	40%
1 year to 2 years	20%	4 year to 5 years	50%

Above 5 Year IDV fixing as on Market Value

Motor Trade Road Risk (Excluding Two Wheelers)

Named Driver or Trade Certificates	O D Premium for Covering Loss upto Rs. 25,000	Liability Only Premium
1st Named Driver or Certificates.	0.45% on IDV of the vehicle	Rs. 1498/-
For additional Drivers /Certificates up to 5	Rs.120/- per Driver/ Certificate	Rs. 725/- per Driver/ Certificate
For additional Drivers / Certificates 6 to 10.	Rs.85/- per Driver/ Certificate	Rs. 467/- per Driver/ Certificate
For additional Drivers / Certificates 10 to 15.	Rs.85/- per Driver/ Certificate	Rs. 404/- per Driver/ Certificate
Liability Only:-	Distance Up to 2400km Rs.1175/-	
	Distance Exceeding 2400km Rs.1412 /-	
Nil Dep.	PCCV	Others
Up To 6 Mts	10%	10%
6Mts to 2 Y	20%	20%
2 Y to 5 Y	30%	30%
PA to Owner Driver		
Vehicle	Sum Ins	Premium
2 Wheeler	1500000	Rs.360
Other Vehicles	1500000	Rs.320

Loss of Accessories cover by Theft @ 3% Subject to Minimum Rs.50 /-

Vehicles used for Driving School - O.D Premium + 60% Loading

NCB 20,25,35,45 & 50% (NCB will be forfeited in case of Claim)

PRIVATE CAR

ZONE	ZONE A			ZONE B		
	Up to 1000 cc	1001 to 1500 cc	Above 1500 cc	Up to 1000 cc	1001 to 1500 cc	Above 1500 cc
Up to 5 Y	3.127%	3.283%	3.440%	3.039%	3.191%	3.343%
5 to 10 Y	3.283%	3.447%	3.612%	3.191%	3.351%	3.510%
Above 10	3.362%	3.529%	3.698%	3.267%	3.430%	3.594%
T.P.1 Year	2094	3416	7897	2094	3416	7897
T.P.3 Year	6521	10640	24596	6521	10640	24596
Ele. Veh.	Not exceed 30 KW		30 K.W TO 65 KW	Exceed 65 KW		
T.P.1 Year	1780		2904	6712		
T.P.3 Year	5543		9044	20907		

Optional PA to Passenger as per seat capacity Rs.100000 Rs.50/-

Elec/Electronic Fittings/CNG/LPG kit 4% CNG/LPG Act Only Rs.60

PCCV UP TO 6 PASSENGER (OTHER THAN 3 WHEELER)

ZONE	ZONE A			ZONE B		
	Up to 1000 cc	1001 to 1500 cc	Above 1500 cc	Up to 1000 cc	1001 to 1500 cc	Above 1500 cc
Up to 5 Y	3.284%	3.448%	3.612%	3.191%	3.351%	3.510%
5 to 10 Y	3.336%	3.534%	3.703%	3.271%	3.435%	3.598%
Above 10	3.558%	3.620%	3.793%	3.351%	3.519%	3.686%
Act Only	6040	7940	10523	6040	7940	10523
Passenger	1162	978	1117	1162	978	1117

Passenger Premium as per CC & Multiply with Seating Capacity

GCCV (OTHER THAN 3 WHEELER)

ZONE	ZONE A		ZONE B		ZONE C	
	Public	Private	Public	Private	Public	Private
Vehicle Age						
Up to 5 Y	1.751%	1.226%	1.743%	1.220%	1.726%	1.208%
5 to 7 Y	1.795%	1.257%	1.787%	1.251%	1.770%	1.239%
Above 7 Y	1.839%	1.287%	1.830%	1.281%	1.812%	1.268%

Above 12000kg Extra Premium Rs.27 per 100 Kgs (Public & Private)

T.P. A, B, & C	12000 to 20000 kg	35313	10969		
Up to 7500 kg	16049	8510	20000 to 40000 kg	43950	17626
7500 to 12000	27186	17352	Above 40000 kg	44242	25038
Electric Vehicle Act Only	12000 to 20000 kg	30016	9324		
Up to 7500 kg	13642	7233	20000 to 40000 kg	37357	14982
7500 to 12000	23108	14749	Above 40000 kg	37606	21282

PCCV Above 6 Passenger Maxi & Bus (Other than 3 Wh)

Veh. Age	Seat Basic	Up to 18	18 to 36	36 to 60	Above 60
		350	450	550	680
Up to 5 Y	ZONE - C	1.656%	1.656%	1.656%	1.656%
5 to 7 Y		1.697%	1.697%	1.697%	1.697%
Above 7 Y		1.739%	1.739%	1.739%	1.739%
Up to 5 Y	ZONE - B	1.672%	1.672%	1.672%	1.672%
5 to 7 Y		1.714%	1.714%	1.714%	1.714%
Above 7 Y		1.756%	1.756%	1.756%	1.756%
Up to 5 Y	ZONE - A	1.680%	1.680%	1.680%	1.680%
5 to 7 Y		1.722%	1.722%	1.722%	1.722%
Above 7 Y		1.764%	1.764%	1.764%	1.764%

T.P.School Bus 13729 Per Passenger Rs.839/-

T.P.Oher PCCV 14343 Per Passenger Rs.877/-

Motor Trade Road Risk (Motorised Two Wheelers)

1st Named Driver or Certificate Rs.515

For each additional Driver /Certificate Rs.257

Motor Trade (Road Transit Risks)Excluding Two Wheelers

Distance	Rate	Distance	Rate
Up to120 Kms	25%	2000 to 2400 Kms	65%
120 to 400 Kms	30%	2400 to 2800 Kms	80%
400 to 800 Kms	35%	2800 to 3200 Kms	85%
800 to 1200 Kms	40%	3200 to 3600 Kms	95%
1200 to 1600 Kms	50%	Exceed 3600 Kms	1.00%
1600 to 2000 Kms	55%		

Cover Fire &/or Theft with Act Only

Restricted cover Fire or Theft 0.50 % on IDV

Restricted cover Fire & Theft 0.75 % on IDV

Liability Only Policy with Fire =Act Premium + 25%onOD.

Liability Only Policy with Theft=Act Premium + 30%onOD.

Liability Only Policy Fire & Theft=Act Premium + 50%onOD.

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