

THE ORIENTAL INSURANCE COMPANY LIMITED

ALL INDIA MOTOR TARIFF (Revised as on 01st April ,2018)

TWO WHEELER

ZONE	ZONE A			ZONE B		
	Up to	151 to	Above	76 to	151 to	Above
Age of						
Up to 5 Year	1.708%	1.793%	1.879%	1.676%	1.760%	1.844%
5 to 10 Year	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%
TP 1 Year	720	985	2323	720	985	2323
TP 5 Year	3285	5453	13034	3285	5453	13034

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

PCCV (3 WHEELER AUTO RICKSHAW)

Seating	Up to 6 Passenger			Above 6 to 17 Passenger		
	Zone A	Zone B	Zone C	Zone A	Zone B	Zone C
Up to 5 Year	1.278%	1.272%	1.260%	1.785%	1.777%	1.759%
5 to 7 Year	1.310%	1.304%	1.292%	1.830%	1.821%	1.803%
Above 7 Year	1.342%	1.336%	1.323%	1.874%	1.866%	1.847%
Act Only	2595	2595	2595	6222	6222	6222

Per Passenger Premium Rs.1241/- (Multiply with Seat Capacity)

Act E-Card	1685	1685	1685	NA	NA	NA
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Per Passenger Premium Rs.806/- (Multiply with Seat Capacity)

GCCV (3 WHEELER)

ZONE	A		B		C	
	Public	Private	Public	Private	Public	Private
Age of Vehicle						
Up to 5 Year	1.640%	1.148%	1.656%	1.159%	1.664%	1.165%
5 to 7 Year	1.681%	1.177%	1.697%	1.188%	1.706%	1.194%
Above 7 Years	1.722%	1.205%	1.739%	1.217%	1.747%	1.223%
ACT Only	4544	3150	4544	3150	4544	3150
Act E-Card	3175	2579	3175	2579	3175	2579

Miscellaneous & Special Types of Vehicles

Vehicle Age	Zone C	Zone B	Zone A
Up to 5 Years	1.190%	1.202%	1.208%
5 to 7 Years	1.220%	1.232%	1.238%
Above 7 Years	1.250%	1.262%	1.268%

Miscellaneous ACT ONLY			
Agri.Tractors up to 6 HP	816		
Hearses, Loader, Agri. Tractor up to 6 HP	1435		
Other Misc. & Sp. type of vehicles	6115		
Trailer attached to Misc. & Sp. vehicles	2091		
CNG/LPG Act Only Premium Rs.60			

SHORT PERIOD RATE			
Up to 1 Month	20%	4 to 5 Month	60%
1 to 2 Month	30%	5 to 6 Month	70%
2 to 3 Month	40%	6 to 7 Month	80%
3 to 4 Month	50%	7 to 8 Month	90%

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 Losses upto Rs. 25,000	Liability Only Premium
1st Named Driver or Certificates.	0.45% on IDV of the vehicle	Rs. 1296/-
For additional Drivers /Certificates up to 5	Rs. 120/- per Driver/ Certificate	Rs. 627/- per Driver/ Certificate
For additional Drivers / Certificates 5 to 10.	Rs. 85/- per Driver/ Certificate	Rs. 404/- per Driver/ Certificate
For additional Drivers / Certificates 10 to 15.	Rs. 85/- per Driver/ Certificate	Rs. 350/- per Driver/ Certificate

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.

PRIVATE CAR

ZONE	ZONE A			ZONE B		
	Up to	1001 to	Above	Up to	1001 to	Above
Age of						
Up to 5 Year	3.127%	3.283%	3.440%	3.039%	3.191%	3.343%
5 to 10 Year	3.283%	3.447%	3.612%	3.191%	3.351%	3.510%
Above 10 Year	3.362%	3.529%	3.698%	3.267%	3.430%	3.594%
TP 1 Year	1850	2863	7890	1850	2863	7890
TP 3 Year	5286	9534	24305	5286	9534	24305

Elec/Electronic Fittings/CNG/LPG kit 4.4% CNG/LPG Act Only Rs.60 /-

PCCV UP TO 6 PASSENGER (OTHER THAN 3 WHEELER)

ZONE	A			B		
	Up to	1001 to	Above	Up to	1001 to	Above
Cubic Capacity	1000 cc	1500 cc	1500 cc	1000 cc	1500 cc	1500 cc
Up to 5 Year	3.284%	3.448%	3.612%	3.191%	3.351%	3.510%
5 to 10 Year	3.336%	3.534%	3.703%	3.271%	3.435%	3.598%
Above 10 Year	3.558%	3.620%	3.793%	3.351%	3.519%	3.686%
Act Only	5437	7147	9472	5437	7147	9472
Per Passenger	1046	880	1006	1046	880	1006

Passenger Premium as per CC & Multiply with Seating Capacity

GCCV (OTHER THAN 3 WHEELER)

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

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

Act Only	A, B, & C	12000 to 20000	32367	9871
Up to 7500 kg	14390	7144	20000 to 40000	39849
7500 to 12000	24190	15620	Above 40000 kg	38308
				21318

PCCV Above 6 Passenger MAXI & BUS (Other than 3 Wheeler)

Age of Vehicle	Seat Basic	Up to 18	18 to 36	36 to 60	Above 60
		350	450	550	680
Up to 5 Year	C ZONE	1.656%	1.656%	1.656%	1.656%
5 to 7 Year		1.697%	1.697%	1.697%	1.697%
Above 7 Year		1.739%	1.739%	1.739%	1.739%
Up to 5 Year	B ZONE	1.672%	1.672%	1.672%	1.672%
5 to 7 Year		1.714%	1.714%	1.714%	1.714%
Above 7 Year	A ZONE	1.756%	1.756%	1.756%	1.756%
Up to 5 Year		1.680%	1.680%	1.680%	1.680%
5 to 7 Year		1.722%	1.722%	1.722%	1.722%
Above 7 Year		1.764%	1.764%	1.764%	1.764%
Act Only		13176	13176	13176	13176

Per Passenger Premium Rs.805/- (Multiply with Seat Capacity)

Nil Depreciation Loading		PA to Owner Driver		
Up To 6 months	15%	Vehicle	Sum Ins	Premium
6 month To 2 years	25%	2 Wheeler	100000	Rs.50
2 years to 5 years	35%	Other Than Above	200000	Rs.100/-

Motor Trade Road Risk (Motorised Two Wheelers)			
1st Named Driver or Certificates.			Rs.530/-
For each additional Driver /Certificate			Rs.264/-

Motor Trade (Road Transit Risks) Excluding Two Wheelers			
Distance	Rate	Distance	Rate
Up to 120 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%		

Liability Only:- Up to 2400km Rs.1088/- Exceeding 2400km Rs.1308 /-

Electric/Electronic Fittings/CNG/LPG Kit 4% Extra.& Act Only Rs.60 /-

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

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

Compulsary PA to Insured Rs.15,00,000/- Rs.750/-

Loss of Accessories cover by Theft @ 3.00% Subject to Minimum Rs.50 /-

Revised SGST & CGST 18.00%