

## MOTOR CAR TARIFF

PRIVATE CAR	COMMERCIAL VEHICLES	LAND TRANSPORTATION OPERATORS (LTO)																																																																																																																																																						
<p>Own Damage and Theft <b>1.25 - 3.75 % *</b></p> <p>Theft only <b>1.00</b></p> <p>Fire only <b>0.50</b></p> <p>* - As of 01 January 2015</p> <p>N.B. 1-a For motor car vehicles used for racing, pacemaking, reliability trial or speed testing, a 20% surcharge on the rate shall be added</p> <p>1-b Vehicles having dual purpose bodies, i.e. fitted with passenger seats and with goods carrying capabilities, shall be rated under Private Car Tariff and a Private Car Policy shall be added.</p> <p><b>Deductible:</b> min. of P2,000 or 0.5% of sum insured (S.I.), whichever is higher</p> <p><b>Deductible discount:</b></p> <ul style="list-style-type: none"> <li>- 0.75% of S.I.; min P3,000 <b>6.00 %</b></li> <li>- 1.00% of S.I.; min P4,000 <b>12.00</b></li> <li>- for higher deductibles the level of discounts will be at the discretion of the Insurer</li> </ul>	<p>Own Damage and Theft</p> <p>goods carrying vehicle / hire cars <b>1.25 %</b></p> <p>buses <b>1.30</b></p> <p>Theft only <b>0.30</b></p> <p>Fire only <b>0.50</b></p> <p>N.B. 1-a For motor vehicles used for hauling and/or carrying logs, lumber, sand, gravel, bottled beverages, gasoline products, and/or other inflammable articles or materials, a 20% surcharge on the rate shall be added.</p> <p>1-b Subject to a maximum loading of up to 100% for vehicles over 3 years old and 125% for vehicles 1 to 3 years old</p> <p>1-c Vehicles having dual purpose bodies, i.e. fitted with passenger seats and with goods carrying capabilities, shall be rated under Private Car Tariff and a Private Car Policy shall be added.</p> <p><b>Deductible:</b> min. of P3,000 or 1.0% of sum insured (S.I.), whichever is higher</p> <p><b>Deductible discount:</b></p> <ul style="list-style-type: none"> <li>- 1.50% of S.I.; min P4,500 <b>7.00 %</b></li> <li>- 2.00% of S.I.; min P6,000 <b>14.00</b></li> <li>- for higher deductibles the level of discounts will be at the discretion of the Insurer</li> </ul>	<p>Own Damage and Theft</p> <p>AC, PUJ, taxi &amp; tourist car <b>1.50 %</b></p> <p>mini bus &amp; PUB <b>2.00</b></p> <p>tourist bus <b>1.75</b></p> <p>tricycle <b>1.25</b></p> <p>Theft only <b>0.30</b></p> <p>Fire only <b>0.50</b></p> <p>N.B. Subject to loading of up to 100%</p> <p><b>Deductible:</b> the deductible shall be 1.25% of the sum insured or P4,000 whichever is higher</p> <p><b>MOTORCYCLES (with or without side car)</b></p> <p>Own Damage and Theft <b>1.40 %</b></p> <p>Theft only <b>0.30</b></p> <p>Fire only <b>0.40</b></p> <p><b>Deductible:</b> min of P500 or 1.0% of the sum insured (S.I.), whichever is higher</p> <p><b>Deductible discount:</b></p> <ul style="list-style-type: none"> <li>- for higher deductibles the level of discounts will be at the discretion of the Insurer</li> </ul>																																																																																																																																																						
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