

## Premium table for Third Party Liability Insurance - Insurance for Drivers and Passengers

### I. Third Party Liability Insurance (Motor Vehicle Owner's Civil Liability Insurance)

#### 1. Limit of liability

Limit of liability for body injuries caused by motor vehicles:  
VND 100,000,000 / 1 person/ 1 accident

Limit of liability for property damages caused by cars:  
VND 100,000,000 / 1 accident

#### 2. Premium table

No.	Type of Automobile Vehicles	Net premium (VND)/ year	Gross premium (VND)/ year (including 10% VAT)
<b>I</b>	<b>Non-commercial Automobiles</b>		
1	Of under 6 seats	437,000	480,700
2	Of between 6 and 11 seats	794,000	873,400
3	Of between 12 and 24 seats	1,270,000	1,397,000
4	Of over 24 seats	1,825,000	2,007,500
5	Passenger-and-cargo automobiles (pickup)	933,000	1,026,300
<b>II</b>	<b>Commercial Automobiles</b>		
1	Of under 6 seats as registered	756,000	831,600
2	Of 6 seats as registered	929,000	1,021,900
3	Of 7 seats as registered	1,080,000	1,188,000
4	Of 8 seats as registered	1,253,000	1,378,300
5	Of 9 seats as registered	1,404,000	1,544,400
6	Of 10 seats as registered	1,512,000	1,663,200
7	Of 11 seats as registered	1,656,000	1,821,600
8	Of 12 seats as registered	1,822,000	2,004,200
9	Of 13 seats as registered	2,049,000	2,253,900
10	Of 14 seats as registered	2,221,000	2,443,100
11	Of 15 seats as registered	2,394,000	2,633,400
12	Of 16 seats as registered	3,054,000	3,359,400
13	Of 17 seats as registered	2,718,000	2,989,800
14	Of 18 seats as registered	2,869,000	3,155,900
15	Of 19 seats as registered	3,041,000	3,345,100
16	Of 20 seats as registered	3,191,000	3,510,100
17	Of 21 seats as registered	3,364,000	3,700,400
18	Of 22 seats as registered	3,515,000	3,866,500
19	Of 23 seats as registered	3,688,000	4,056,800

20	Of 24 seats as registered	4,632,000	5,095,200
21	Of 25 seats as registered	4,813,000	5,294,300
22	Of over 25 seats	[4,813,000 + 30,000 x (Number of seats – 25 seats)]	[5,294,300 + 33,000 x (Number of seats – 25 seats)]
<b>III</b>	<b>Cargo-transporting automobiles (Trucks)</b>		
1	Of under 3 tons	853,000	938,300
2	Of 3 and 8 tons	1,660,000	1,826,000
3	Of between 8 and 15 tons	2,746,000	3,020,600
4	Of over 15 tons	3,200,000	3,520,000

## II. Insurance for Drivers and Passengers

Sum Insured/Person/Occurrence	Premium Rate
From 5.000.000 VND đến 200.000.000 VND	0.1%

### **Note:**

Method to calculate premiums for automobiles = Sum Insured \* Premium Rate \* Number of seats