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## TARIFF EXAMPLE

# Comprehensive Motor Insurance

### Situation

Business/ Non-business	: <b>Non-business</b>
Number of seats	: <b>4</b>
Number of years of usage	: <b>2</b>
Market value	: <b>VND 700,000,000</b>

### Offered insurance

1. Compulsory Civil Liability insurance (follows Decree 67/2023/ND-CP dated 6 September 2023 regulating compulsory insurance for the civil responsibility of vehicle owners, compulsory fire & explosion insurance, compulsory insurance in construction investment activity)
2. Motor Vehicle Owner's Voluntary Civil Liability (in excess of compulsory civil liability insurance), with limit of liability as follows:

Bodily injury	: <b>VND 121,500,000</b>	(equivalent to <b>USD 5,000.00</b> )
Property damage	: <b>VND 486,000,000</b>	(equivalent to <b>USD 20,000.00</b> )
Maximum	: <b>VND 9,720,000,000</b>	(equivalent to <b>USD 400,000.00</b> )
3. Personal Accident Of Driver, Assistant Driver, And Passengers: **VND 200,000,000/seat**
4. Motor Vehicle Physical Damage

### Annual Premium

1	Compulsory Civil Liability insurance	: <b>VND 480,700</b> (10% VAT incl.)
2	Motor Vehicle Owner's Voluntary Civil Liability	: <b>VND 2,162,700</b> (USD 89.00, 10% VAT incl.)
3	Personal Accident Of Driver, Assistant Driver, And Passengers	: <b>VND 960,000</b> (VAT exempted)
4	Motor Vehicle Physical Damage	: <b>VND 11,550,000</b> (10% VAT incl.)

**Total : VND 15,153,400**

(\*) Currency conversion is calculated by assuming the exchange rate USD/VND to be 24,300.

(\*\*) The above quotation is indicative for individual and for reference only. For actual quotation, please kindly contact MSIG Insurance (Vietnam) Co., Ltd.