



**RADIANT**  
INSURANCE COMPANY  
**ISEZERANO NI ISEZERANO**

Member of **Globus** Network  
Committed to your success

# RADIANT INSURANCE COMPANY MOTOR INSURANCE TARIFF



### MOTOR INSURANCE TARIFF

Type of Vehicle	Own Damage, Theft and Fire For All (Corporate and individual)					
	Corporate	Individual	Own Damage	Theft	Fire	Comprehensive
1-Motorcycle/Tricycle-Private	39,000	30,000	4.56%	3.57%	0.33%	8.46%
2-Motorcycle/Commercial-Passengers	130,000	120,000	6.95%	7.36%	0.54%	14.85%
3-Motorcycle/Commercial-Goods/Driving School	130,000	120,000	6.95%	7.36%	0.54%	14.85%
4-Motorcycle/ Driving School	130,000	120,000	6.95%	7.36%	0.54%	14.85%
5-Voiture/Saloon-Private	57,600	50,000	2.97%	0.44%	0.3%	3.71%
6-Voiture/Saloon- Commercial-Passengers	131,400	121,400	2.82%	0.71%	0.38%	3.91%
7-Voiture/Saloon- Commercial -for Hire	131,400	121,400	3.13%	0.79%	0.42%	4.34%
8-Voiture/Saloon- Commercial-Goods/Driving School	150,900	140,900	2.82%	0.71%	0.38%	3.91%
9-Jeep/SUV-Private	76,200	70,000	2.46%	0.37%	0.25%	3.08%
10-Jeep/SUV- Commercial-Passengers	131,400	121,400	2.82%	0.71%	0.38%	3.91%
11-Jeep/SUV-for Hire	131,400	121,400	3.13%	0.79%	0.42%	4.34%
12-Jeep/SUV-Commercial-Goods/Driving School	150,900	140,900	2.82%	0.71%	0.38%	3.91%
13-Minibus/Van-Private	129,600	129,000	2.56%	0.34%	0.3%	3.20%
14-Minibus/ Commercial-Passengers	153,600	153,600	3.17%	0.91%	0.46%	4.54%
15-Minibus/Van-for Hire	153,600	153,600	2.85%	0.83%	0.41%	4.09%
16-Minibus/Van- Commercial-Goods/Driving School	165,990	165,990	3.17%	0.91%	0.46%	4.54%
17-Bus-Private	207,000	207,000	2.6%	0.34%	0.3%	3.24%
18-Bus-Taxi	153,600	153,600	3.17%	0.91%	0.46%	4.54%
19-Bus-for Hire	153,600	153,600	2.85%	0.83%	0.41%	4.09%
20-Bus /Commercial-Goods/Driving School	165,990	165,990	3.17%	0.91%	0.46%	4.54%
21-School Bus	153,600	153,600	3.17%	0.91%	0.46%	4.54%
22-Pickup/Camionnette-Private	86,100	80,000	2.58%	0.38%	0.26%	3.22%
23-Pickup/Camionnette-for Hire	150,900	140,900	3.13%	0.79%	0.42%	4.34%
24-Pickup/Camionnette-Commercial-Goods/Driving School	150,900	140,900	2.80%	0.42%	0.28%	3.50%
25-Truck/Camion-Transport of Goods (Non-Flammable)	226,800	216,800	2.80%	0.42%	0.28%	3.50%
26-Truck/Camion-Transport of Goods (Flammable)	262,160	262,160	2.95%	0.84%	0.28%	4.33%
27-Tractor/Tracteur-Transport of Goods (Non-Flammable)	226,800	216,800	2.80%	0.42%	0.28%	3.50%
28-Tractor/Tracteur-Transport of Goods(Flammable)	262,160	262,160	2.95%	0.84%	0.54%	4.33%
29-Grande Camionnette >= 5T Transport of Goods	226,800	216,800	2.80%	0.42%	0.28%	3.50%
30-Grande Camionnette->= 5T Transport of Goods(Flammable)	262,160	262,160	2.95%	0.84%	0.54%	4.33%
31-(HOWO, SHACMAN,FUSO,FAW)-Goods (Non-Flammable)	378,000	368,000	4.20%	0.63%	0.42%	5.25%
32-(HOWO, SHACMAN,FUSO,FAW)- Goods (Flammable)	453,000	453,000	4.20%	0.63%	0.42%	5.25%
33-Trailer-Transport of Goods (Non-Flammable)	129,600	119,600	2.80%	0.42%	0.54%	3.76%
34-Trailer-Transport of Goods (Flammable)	155,520	155,520	2.95%	0.84%	0.54%	4.33%
35-Semi Trailer-Transport of Goods/Driving School (Non-Flammable)	129,600	119,600	2.80%	0.42%	0.54%	3.78%



36-Semi Trailer-Transport of Goods/Driving School (Flammable)	155,520	155,520	2.95%	0.84%	0.54%	4.33%
37-Special vehicle JEEP Private (Ambulance, Hearse, ...)	57,600	57,600	3.34%	0.51%	0.28%	4.13%
38-Special vehicle JEEP Commercial/Transport of Goods	150,900	140,900	3.34%	0.51%	0.28%	4.13%
39-Special Vehicle TRUCK Transport of Goods/Driving School	226,800	266,800	3.34%	0.51%	0.28%	4.13%

These premiums above are basic premiums and rates in which together with other charges to get the total premium to be paid.

**Age Loading:** 25% load premium for vehicles aged above 5years and less than or equal to 10years.

50% load premium for vehicles aged above 10 years.

**Mandatory Excess:** 5% of claim Amount on material Damages and 2.5% of total loss on Theft and Fire subject with minimum of 100,000Frw for Motorcycle,150,000Frw for Cars,200,000Frw for jeeps/pickups,500,000Frw for minibus and special vehicles and 850,000Frw for Trucks/Trailer/Lorries

**Occupant's cover:**

CATEGORY	PRIVATE	COMMERCIAL
MOTORCYCLES	0.8% of death benefit limit/person	1% of death benefit limit/person
MOTORVEHICLES	0.5% of death benefit limit/person	

**Seat Loading & Passenger loading:**

PSV&VEHICLE FOR HIRE: Frw14,000/seat

SCHOOL BUS: Frw 5,000/Seat

TRANSPORT OF GOODS: Frw 7,500/Seat



### Short term rates

<b>Duration</b>	<b>% of Annual Premium</b>
1 Day	5
2 Days	7.5
3 Days	7.5
From 4 Days to 8 Days	10
From 9 Days to 15 Days	12.5
From 16 Days to 1 Month	25
From 1 Month and 1 day to 2 Months	40
From 2 Months and 1 day to 3 Months	50
From 3 Months and 1 day to 4 Months	60
From 4 Months and 1 day to 5 Months	70
From 5 Months and 1 day to 6 Months	75
From 3 Months and 1 day to 4 Months	60
From 4 Months and 1 day to 5 Months	70
From 5 Months and 1 day to 6 Months	75
From 6 Months and 1 day to 7 Months	90
From 7 Months and 1 day to 12 Months	100