

The Council of Ministers decided, during the session held on 4/3/2002, based on the recommendation of the Development Committee issued in the session held on 3/3/2002, to approve the issuance of the Instructions of Compulsory Motor Insurance Premiums and the Insurance Company Liability For the Use Thereof; and that the date the Regulation No. (32) of 2001 comes into force shall be (30) days after the date this Decision has been issued.

**Instructions of Compulsory Motor Insurance
Premiums and the Liability of the Insurance Company For the Use Thereof of 2002***

Issued by the Council of Ministers by virtue of Articles (7) and (10) of the Civil Liability Compulsory Motor Insurance Regulation No. (32) of 2001, upon the recommendation of the Board of Directors of the Insurance Commission based on the recommendation of the Director General of the Commission.**

Article (1):

These Instructions shall be known as the (Instructions of Compulsory Motor Insurance Premiums and the Liability of the Insurance Company for the Use Thereof of 2002) and shall come into force as of the date the Civil Liability Compulsory Motor Insurance Regulation No. (32) of 2001 comes into force.

Article (2):

The liability of the insurance company for the death of a third party or the bodily injury resulting from an accident arising from the use of the motor and the moral damages resulting from such death or bodily injury, and the liability of the insurance company for the third party property loss or damage resulting from an accident arising from the use of the motor, shall be limited by the amounts incorporated in Schedule No. (1) attached to these Instructions which forms an integral part thereof.

Article (3):

- A- The compulsory insurance premiums for Jordanian motors shall be determined according to Schedule No. (2) of these Instructions
- B- The increase on the compulsory insurance premiums for Jordanian motors shall be determined according to the information entered in the traffic register of the Insured or the driver according to Schedule No. (3) attached to these Instructions which forms an integral part thereof.
- C- The compulsory insurance premiums for non-Jordanian motors entering the Kingdom or passing through by transit shall be determined according to Schedule No. (4) attached to these Instructions which forms an integral part thereof.

* These Instructions were published in the Official Gazette volume (4536) dated 17/3/2002 page (954).

** The title of the Commission has been amended according to Article (3) of the Temporary Act No. (67) of 2002, known as the Act Amending the Insurance Supervision Act, published in the Official Gazette number (4572) dated 17/11/2002 page (5482).

Article (4):

- A- The compulsory insurance premiums stated in Schedules No. (2), (3) and (4) attached to these Instructions are fixed premiums and shall not be subject to speculations.
- B- The amounts stipulated in Schedule No. (1) attached to these Instructions shall not be subject to any deduction or excess.

Article (5):

The Director General of the Insurance Commission shall issue the necessary Decisions for implementing the provisions of these Instructions.

Schedule No. (1)
Schedule of the Liability of the Insurance Company
for the Third Party Damages

The Insurance Company Undertakes the following:

No.	Kind of Damage	Nature of Damage	Limits of Liability
First	Death / Bodily Injury	1. Death	JD 10,000 in respect of each person payable to the legal heirs
		2. Permanent Disability	JD 10,000 multiplied by disability percentage - for each person
		3. Disability Period Rate	JD 100 weekly for a maximum period of 39 weeks - for each person
Second	Moral Damage	1. Death	JD 2,000 in respect of each person payable to the legal heirs up to the second grade
		2. Permanent Disability	JD 2,000 multiplied by disability percentage - for each person
Third	Medical Care		JD 5,000 maximum limit - for each person
Fourth	Loss and Damage to the Property of the Third Party including: 1. Indemnity for material damage. 2. Indemnity for loss of use. 3. Indemnity for loss of value.		Limited by the value of the damage subject to a maximum limit of JD 75,000 per accident

Schedule No. (2)
Compulsory Motor Insurance Schedule
For Jordanian Motors

Types of Motor	Premium Value in JD
Private Small Passenger Motor (1-8) Passengers)*	55
Private Small Passenger Motor (1-8) Passengers)*	125
Tourist Motor (Car for Hire)	250
Motorcycle	40
Private Bus (1-9 Passengers)	125
Public Bus (1-9 Passengers)	200
Private Bus (1-30 Passengers)	200
Public Bus (1-30 Passengers)	450
Private Bus (more than 30 Passengers)	225
Public Bus (more than 30 Passengers)	475
Pick-up Single Cabin / Van of 2.5 tons max. capacity	110
Combined Carriage of 2.5 tons max. capacity	140
Medium Carriage of 2.5 – 5 tons capacity	150
Carriage of more than 5 tons	200
Carriage Truck and Half Trailer	250
Carriage Truck and Trailer	275
Dumper of 2.5 – 5 tons capacity	150
Dumper of more than 5 tons capacity	180
Sewage Tanker	250
Water Tanker	250
Cement Tanker	250
Gas Tanker	300
Gas Tanker Trailer and Half Trailer	400
Fuel Tanker of 5 tons max. capacity	150
Fuel Tanker of more than 5 tons capacity	200
Petrol Tanker Trailer and half Trailer	400
Farm Motors	45
Trailer	60
Construction Motor / Works	150
Ambulance Motor	150
Fire Engine	150
Funeral Motor	50
Driving Learning Motor	200
Moving Restaurant Motor	60
Private use Motor	150

* The Schedule has been amended according to Article (2) of the Instructions Amending the Instructions of Compulsory Motor Insurance Premiums and the Liability of the Insurance Company for the Use Thereof of 2002, published in the Official Gazette number (4561) dated (4174).

Schedule No. (3)
Increase on Compulsory Motor Insurance Premiums
For Jordanian Motors
According to the Information entered in the Traffic Register
of the Insured or the Driver

Number of Points	Increase in the Premium
One Point	10% of the premium value
Two Points	20% of the premium value
Three Points	30% of the premium value
Four Points	40% of the premium value
Five Points	50% of the premium value
Six Points	60% of the premium value
Seven Points	70% of the premium value
Eight Points	80% of the premium value
Nine Points	90% of the premium value
Ten Points	100% of the premium value

Schedule No. (4)
Compulsory Motor Insurance Premiums Schedule
For Non- Jordanian Motors

Type of Motor	One Year Prem JD	Six Months Prem JD	Three Months Prem JD	One Month Prem JD	One Week Prem JD	Three Days Prem JD
Private Small Passenger Motor (1- 8 Passengers)*	82.389	50	32.301	24.336	16.372	7.522
Public Small Passenger Motor (1- 8 Passengers)*	187.699	112.212	74.513	55.221	37.611	18.142
Tourist Motor (Car for Hire)	375	225	150	113	75	38
Motorcycle	60	36	24	18	12	6
Private Bus (1- 9 Passengers)	188	113	75	56	38	19
Public Bus (1- 9 Passengers)	300	180	120	90	60	30
Private Bus (1- 30 Passengers)	300	180	120	90	60	30
Public Bus (1- 30 Passengers)	675	405	270	203	135	68
Private Bus (more than 30 Passengers)	338	203	135	101	68	34
Public Bus (more than 30 Passengers)	713	428	285	214	143	71
Pick-up Single Cabin / Van of 2.5 Tons max. capacity	165	99	66	50	33	17
Combined Carriage of 2.5 tons max. capacity	210	126	84	63	42	21
Medium Carriage of 2.5 - 5 tons capacity	225	135	90	68	45	23
Carriage of more than 5 tons	300	180	120	90	60	30
Carriage Truck and Half Trailer	375	225	150	113	75	38
Carriage Truck and Trailer	413	248	165	124	83	41
Dumper of 2.5-5 tons capacity	225	135	90	68	45	23
Dumper of more than 5 tons capacity	270	162	108	81	54	27
Sewage Tanker	375	225	150	113	75	38
Water Tanker	375	225	150	113	75	38
Cement Tanker	375	225	150	113	75	38
Gas Tanker	450	270	180	135	90	45
Gas Tanker Trailer and Half Trailer	600	360	240	180	120	60
Fuel Tanker of 5 tons max. capacity	225	135	90	68	45	23
Fuel Tanker of more than 5 tons capacity	300	180	120	90	60	30
Petrol Tanker Trailer and Half Trailer	600	360	240	180	120	60
Farm Motors	68	41	27	20	14	7
Trailer	90	54	36	27	18	9
Construction Motor / Works	225	135	90	68	45	23
Ambulance Motor	225	135	90	68	45	23
Fire Engine	225	135	90	68	45	23
Funeral Motor	75	45	30	23	15	8
Driving Learning Motor	300	180	120	90	60	30
Restaurant Motor	90	54	36	27	18	9
Private Use Motor	225	135	90	68	45	23

* The Schedule has been amended according to Article (3) of the Instructions Amending the Instructions of Compulsory Motor Insurance Premiums and the Liability of the Insurance Company for the Use Thereof of 2002, published in the Official Gazette number (4561) dated 28/8/2002 page (4174).