**ANNEX II**

COMPULSORY FIRE AND EXPLOSION INSURANCE PREMIUMS AND DEDUCTIBLES  
*(Enclosed with the Government’s Decree No. 67/2023/ND-CP dated September 06, 2023)*

**I. INSURANCE PREMIUMS (EXCLUSIVE OF VAT)**

1. If the total sum insured for property existing in a single facility facing fire and explosion risks (or “insured facility”) (except nuclear facilities) as prescribed in Annex II enclosed with the Government’s Decree No. [136/2020/ND-CP](https://thuvienphapluat.vn/van-ban/tai-nguyen-moi-truong/decree-136-2020-nd-cp-providing-guidelines-for-a-number-of-articles-of-law-on-fire-prevention-and-fighting-462282.aspx) dated November 24, 2020 and its amendments (if any) is less than VND 1.000 billion, the insurance premium equals the minimum amount of coverage multiplied (x) by the insurance premium rate. Based on the level of risk faced by each insured facility, the insurer and the policyholder shall reach an agreement on the insurance premium rate which shall not be lower than the following rates:

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Insured facilities** | **Deductible**  **(type)** | **Premium rate/year**  **(%)** |
| 1 | Premises of regulatory bodies at all levels with at least 10 stories or total volume of all work buildings of at least 25.000 m3 | M | 0,05 |
| 2 | Apartment buildings, tenement houses and dormitories with at least 7 stories or total volume of at least 10.000 m3; mixed-use buildings with at least 5 stories or total volume of at least 5.000 m3 |  |  |
| 2.1 | Apartment buildings, tenement houses, dormitories and mixed-use buildings equipped with fire sprinkler systems | M | 0,05 |
| 2.2 | Apartment buildings, tenement houses, dormitories and mixed-use buildings which are not equipped with fire sprinkler systems | M | 0,1 |
| 3 | Junior kindergartens and senior kindergartens with at least 350 students or total volume of all educational buildings of at least 5.000 m3; primary schools, lower secondary schools; upper secondary schools and multi-level secondary schools with total volume of all educational buildings of at least 5.000 m3; colleges, universities, academies, post-secondary schools, vocational training schools and continuing education institutions with at least 7 stories or total volume of all educational buildings of at least 10.000 m3; other educational institutions established under the Education Law with total volume of at least 5.000m3 | M | 0,05 |
| 4 | Hospitals with at least 250 beds; polyclinics, clinics, sanitariums, physical rehabilitation facilities, orthopedic facilities, nursing homes, epidemic prevention and control facilities, medical centers and other healthcare facilities established under the Law on Medical Examination and Treatment with at least 5 stories or total volume of at least 5.000 m3 | M | 0,05 |
| 5 | Theaters, cinemas and circuses with at least 600 seats; convention and event centers with at least 5 stories or total volume of all convention buildings of at least 10.000 m3; cultural centers, karaoke facilities, night clubs, bars, clubs, beauty clinics, massage shops, theme parks, zoos and aquariums with volume of at least 5.000 m3 |  |  |
| 5.1 | Karaoke facilities, night clubs, bars | N | 0,4 |
| 5.2 | Theaters, cinemas and circuses; convention and event centers; cultural centers, clubs, beauty clinics, massage shops | M | 0,1 |
| 5.3 | Theme parks, zoos and aquariums | M | 0,05 |
| 6 | Classes 1 and 2 markets; shopping malls, electronic appliances centers, supermarkets, department stores, convenience stores, restaurants, and food and beverage stores with total business space of at least 500 m2 or volume of at least 5.000 m3 |  |  |
| 6.1 | Shopping malls | M | 0,06 |
| 6.2 | Supermarkets, department stores, electronic appliances centers, convenience stores | M | 0,08 |
| 6.3 | Restaurants, and food and beverage stores | M | 0,15 |
| 6.4 | Markets | N | 0,5 |
| 7 | Hotels, guest houses, rooms for rent and other accommodation facilities, established under the Law on Tourism, with at least 7 stories or volume of buildings serving accommodation of at least 10.000 m3 |  |  |
| 7.1 | Hotels, guest houses, rooms for rent and other accommodation facilities, established under the Law on Tourism, equipped with fire sprinkler systems | M | 0,05 |
| 7.2 | Hotels, guest houses, rooms for rent and other accommodation facilities, established under the Law on Tourism, which are not equipped with fire sprinkler systems | M | 0,1 |
| 8 | Workplaces of enterprises and socio - political organizations with at least 7 stories or total volume of working buildings of at least 10.000 m3 | M | 0,05 |
| 9 | Museums, libraries, exhibition centers, galleries, archives, bookstores and trade fair facilities with volume of at least 10.000 m3 |  |  |
| 9.1 | Museums, libraries, showrooms, archives | M | 0,075 |
| 9.2 | Exhibition centers, bookstores and trade fair facilities | M | 0,12 |
| 10 | Post offices and radio/television broadcasting and telecommunications facilities with at least 5 stories or volume of at least 10.000 m3; information equipment housing units and data storage and management centers with volume of at least 5.000 m3 | M | 0,075 |
| 11 | Stadiums with capacity of at least 40.000 seats; indoor stadiums with capacity of at least 500 seats;sports centers, race tracks and shooting ranges with total volume of all sport buildings of at least 10.000 m3 or at least 5.000 seats; other sports facilities established under the Law on Physical Training and Sports with volume of at least 5.000 m3 | M | 0,06 |
| 12 | Airports, air traffic control towers; wharves of seaports; dry ports; classes I and II inland waterway ports; classes 1 and 2 coach stations; class 1 rest stops; rail stations; and aerial passenger tramway terminals with volume of at least 5.000 m3; subway facilities; motor vehicle registration facilities; and automobile, motorcycle and moped trading and maintenance facilities with business space of at least 500 m2or volume of at least 5.000 m3 |  |  |
| 12.1 | Wharves of seaports; dry ports; inland waterway ports; coach stations; rest stops; aerial passenger tramway terminals; motor vehicle registration facilities | M | 0,1 |
| 12.2 | Rail stations; subway facilities | N | 0,12 |
| 12.3 | Airports; air traffic control towers | M | 0,08 |
| 12.4 | Automobile, motorcycle and moped trading and maintenance facilities | N | 0,15 |
| 13 | Garages capable of accommodating at least 10 automobiles | N | 0,12 |
| 14 | Facilities producing, trading, preserving and using industrial explosives and explosive precursors; industrial explosive and explosive precursor storage facilities; industrial explosive and explosive precursor import and export ports; weapon and combat gear storage facilities | N | 0,5 |
| 15 | Facilities for extracting, processing, producing, transporting, trading and preserving petroleum, petroleum products and gas on land; petroleum and petroleum product terminals, gas terminals; petroleum, petroleum product and gas import and export ports; filling stations; flammable liquid stations and gas stations with total gas storage of at least 200 kg |  |  |
| 15.1 | Facilities for extracting, processing, producing, transporting, trading and preserving petroleum, petroleum products and gas on land | N | 0,35 |
| 15.2 | Petroleum and petroleum product terminals, gas terminals; petroleum, petroleum product and gas import and export ports; filling stations; flammable liquid stations and gas stations | N | 0,3 |
| 16 | Industrial facilities with grade-A or B fire and explosion risk and total volume of all buildings housing the main production lines of at least 5.000 m3; grade-C fire and explosion risk and total volume of all buildings housing the main production lines of at least 10.000 m3; grade-D or E fire and explosion risk and total volume of all buildings housing the main production lines of at least 15.000 m3 |  |  |
| 16.1 | a) Industrial facilities with grade-A, B or C fire and explosion risk (except garment and textile, wood, footwear and paper production facilities) | N | 0,2 |
|  | In which: |  |  |
|  | Rubber vulcanizing factories | N | 0,2 |
|  | Handicraft manufacturing facilities | N | 0,2 |
|  | Carving workshops (making brooms, brushes, paintbrushes, except wood processing) | N | 0,2 |
|  | Ore smelting factories (except iron ore) | N | 0,2 |
|  | Coke smelting factories; coal briquette and lignite briquette manufacturing factories | N | 0,2 |
|  | Metal ore mining facilities | N | 0,2 |
|  | Fabric scrap processing facilities (classifying, cleaning, combing, trading) | N | 0,2 |
|  | Leather product manufacturing factories | N | 0,2 |
|  | Rubber band manufacturing workshops | N | 0,2 |
|  | Leather manufacturing factories | N | 0,2 |
|  | Brush manufacturing facilities | N | 0,2 |
|  | Paint manufacturing facilities | N | 0,2 |
|  | Factories manufacturing inorganic and organic chemicals used in processing of ingredients and semi-finished products such as fertilizers in the form of granules, pellets or powder, or acid, salt, solvent, synthetic rubber | N | 0,2 |
|  | Raincoat, plastic sheet, table linen manufacturing facilities | N | 0,2 |
|  | Candle wax and polishing wax manufacturing facilities | N | 0,2 |
|  | Moulded plastic and plastic bar manufacturing facilities | N | 0,2 |
|  | Stopper manufacturing facilities | N | 0,2 |
|  | Soap and cosmetics manufacturing facilities | N | 0,2 |
|  | Facilities manufacturing plastic parts for assembly | N | 0,2 |
|  | Synthetic polymer and condensed rubber manufacturing facilities | N | 0,2 |
|  | Rubber product manufacturing factories | N | 0,2 |
|  | Artificial flower manufacturing facilities | N | 0,2 |
|  | Printing factories/workshops (excluding paper manufacturing and processing) | N | 0,2 |
|  | Printing ink manufacturing factories | N | 0,2 |
|  | Bookbinding workshops | N | 0,2 |
|  | Factories manufacturing tobacco products and unmanufactured tobacco | N | 0,2 |
|  | Mixed fertilizer manufacturing factories | N | 0,2 |
|  | Waste incineration plants | N | 0,2 |
|  | Paint workshops | N | 0,2 |
|  | Facilities manufacturing building materials made of wood, paper or flammable substances (except manufacturing of wooden furniture) | N | 0,2 |
|  | Alcohol and other flammable liquid manufacturing facilities (except petroleum and gas) | N | 0,2 |
|  | Battery manufacturing factories | N | 0,2 |
|  | Painting, backdrop, and advertisement panel manufacturing facilities | N | 0,2 |
|  | Funeral/cremation organization centers | N | 0,2 |
|  | Sandpaper manufacturing facilities | N | 0,2 |
|  | Shipbuilding and repair yards | N | 0,2 |
|  | Aircraft maintenance and repair factories | N | 0,2 |
| 16.1 | b) Garment and textile manufacturing facilities | N | 0,25 |
|  | In which: |  |  |
|  | Workshops manufacturing rope and cordage, except sewing thread (if coated with plastic or asphalt) | N | 0,25 |
|  | Workshops manufacturing rope and cordage, except sewing thread (if not coated with plastic or asphalt) | N | 0,25 |
|  | Knitting workshops | N | 0,25 |
|  | Animal fur processing and sewing factories | N | 0,25 |
|  | Fabric dyeing and printing facilities | N | 0,25 |
|  | Textile factories processing different fibre types (including cotton, viscose, linen, hemp and jute) | N | 0,25 |
|  | Textile spinning workshops | N | 0,25 |
|  | Carpet and floor covering manufacturing factories | N | 0,25 |
|  | Sewing thread manufacturing factories | N | 0,25 |
|  | Washing, ironing, bleaching, steaming, dyeing workshops | N | 0,25 |
|  | Underwear and lace panty sewing factories | N | 0,25 |
|  | Garment factories | N | 0,25 |
|  | Facilities manufacturing other unclassified textile products | N | 0,25 |
|  | Silk manufacturing factories | N | 0,25 |
|  | Silk, wool, and synthetic fiber factories | N | 0,25 |
|  | Feather manufacturing facilities | N | 0,25 |
| 16.1 | c) Wood manufacturing facilities | N | 0,5 |
|  | In which: |  |  |
|  | Wood charcoal manufacturing factories | N | 0,5 |
|  | Wood pencil manufacturing factories/workshops | N | 0,5 |
|  | Facilities manufacturing baskets and products made of rattan, bamboo, tropical bamboo | N | 0,5 |
|  | Match, incense, joss paper manufacturing factories | N | 0,5 |
|  | Wooden product manufacturing and processing factories/workshops | N | 0,5 |
| 16.1 | d) Footwear manufacturing facilities | N | 0,35 |
| 16.1 | dd) Workshops manufacturing paper and processing paper, cardboard and industrial packaging materials | N | 0,35 |
| 16.2 | Industrial facilities with grade-D or E fire and explosion risk | M | 0,15 |
|  | In which: |  |  |
|  | Iron, steel manufacturing factories | M | 0,15 |
|  | Other ore processing and manufacturing factories | M | 0,15 |
|  | Facilities processing gravels, chippings, coal slag and plastic mixtures with asphalt or bitumen | M | 0,15 |
|  | Mineral manufacturing facilities (sawing, grinding, polishing) | M | 0,15 |
|  | Facilities manufacturing and processing hollow glass products, bottles, optical instruments, door glass, glass panels | M | 0,15 |
|  | Film studios, film processing facilities | M | 0,15 |
|  | Filming material manufacturing facilities | M | 0,15 |
|  | Rice, wheat, and agricultural product polishing and husking factories/workshops | M | 0,15 |
|  | cattle feed and other feed manufacturing and processing factories | M | 0,15 |
|  | Instant noodle and instant congee manufacturing factories | M | 0,15 |
|  | Sugar factories | M | 0,15 |
|  | Confectionery manufacturing factories | M | 0,15 |
|  | Cooking oil manufacturing factories | M | 0,15 |
|  | Fish sauce and vinegar manufacturing factories | M | 0,15 |
|  | Factories manufacturing canned foods, processing aquatic products, meat and dairy products | M | 0,15 |
|  | Malt manufacturing workshops | M | 0,15 |
|  | Spirit, beer, juice, mineral water, and drinking water manufacturing facilities; beer breweries | M | 0,15 |
|  | Welding and cutting factories | M | 0,15 |
|  | Facilities manufacturing common and luxury ceramic products such as floor tiles, porcelain products, terracotta products, ceramic products, etc. | M | 0,15 |
|  | Casting furnaces | M | 0,15 |
|  | Cement factories | M | 0,15 |
|  | Electrical equipment manufacturing facilities | M | 0,15 |
|  | Factories manufacturing prefabricated metal structures and components | M | 0,15 |
|  | Metal can manufacturing factories | M | 0,15 |
|  | Factories manufacturing nuts and bolts, and processing other metals | M | 0,15 |
|  | Water treatment plants | M | 0,15 |
|  | Solid waste treatment plants (without application of incineration technologies) | M | 0,15 |
|  | Water purifier manufacturing factories | M | 0,15 |
|  | Clock manufacturing factories | M | 0,15 |
|  | Solar panel manufacturing factories | M | 0,15 |
|  | Mechanical equipment manufacturing factories | M | 0,15 |
|  | Factories manufacturing spare parts of automobiles, bicycles, motorbikes and other parts | M | 0,15 |
|  | Factories manufacturing and assembling automobiles, motorbikes, electric vehicles, etc. of various types | M | 0,15 |
|  | Gold, silver and jewelry manufacturing and processing factories | M | 0,15 |
|  | Factories manufacturing and assembling electronic components (printing machines, cameras, computers, household articles, etc.), telecommunications equipment, semi-conductors | M | 0,15 |
|  | Optical cable and copper cable manufacturing factories | M | 0,15 |
|  | Aircraft part manufacturing factories | M | 0,15 |
|  | Rolling bearing and washer manufacturing factories | M | 0,15 |
|  | Metal zipper manufacturing factories | M | 0,15 |
|  | Pharmaceutical factories | M | 0,15 |
| 17 | Power plants; electrical substations with voltage of at least 110 kv |  |  |
| 17.1 | Thermoelectric power plants | N | 0,15 |
| 17.2 | Hydroelectricity power plants; nuclear power plants, geothermal power plants, tidal power plants, waste-to-electricity plants, biomass power plants, biogas power plants, cogeneration plants, and other power plants | N | 0,12 |
| 17.3 | Floating wind turbines and solar power plants | N | 0,5 |
| 17.4 | Electrical substations with voltage of at least 110 kv | N | 0,2 |
| 18 | Tunnels with production, storage and use of flammable materials and explosives and total volume of at least 5.000 m3; storage facilities of flammable goods/materials or non-flammable goods/materials contained in flammable packaging with total volume of at least 5.000 m3 |  |  |
| 18.1 | Tunnels with production, storage and use of flammable materials and explosives | N | 0,5 |
| 18.2 | a) Storage facilities of flammable goods/materials (except cotton, fabric, fibre, wool, textile product storage facilities)  (Standalone storage facilities which are not located in the same premises with manufacturing factories/facilities) | N | 0,2 |
|  | In which: |  |  |
|  | General warehousing facilities, storage yards | N | 0,2 |
|  | Asphalt storage facilities | N | 0,2 |
|  | Paint storage facilities | N | 0,2 |
|  | Chemical storage facilities | N | 0,2 |
|  | Plastic and rubber finished and semi-finished product storage facilities | N | 0,2 |
|  | Alcoholic beverage and flammable liquid storage facilities | N | 0,2 |
|  | Paper, cardboard and packaging storage facilities | N | 0,2 |
|  | Wooden product and article storage facilities | N | 0,2 |
|  | Essential oil, flavoring and cooking oil storage facilities | N | 0,2 |
|  | Storage facilities of tobacco industry | N | 0,2 |
|  | Pharmaceutical storage facilities | N | 0,2 |
|  | Photographic material storage facilities | N | 0,2 |
|  | Electrical and electronic equipment storage facilities | N | 0,2 |
|  | Agricultural product storage facilities | N | 0,2 |
|  | Cold storage facilities | N | 0,2 |
|  | Building material storage facilities | N | 0,2 |
| 18.2 | b) Cotton, fabric, fibre, wool, textile product storage facilities  (Standalone storage facilities which are not located in the same premises with manufacturing factories/facilities) | N | 0,25 |
| 18.3 | Storage facilities of non-flammable goods/materials contained in flammable packaging (standalone storage facilities which are not located in the same premises with manufacturing factories/facilities | M | 0,1 |
|  | In which: |  |  |
|  | Brick, ceramic, porcelain, cement and plaster storage facilities | M | 0,1 |
|  | Metal and mechanical spare part storage facilities | M | 0,1 |
|  | Lubricating oil and grease storage facilities | M | 0,1 |
|  | Mineral water and drinks storage facilities | M | 0,1 |