Scooter vs. Motorcycle Insurance: Does the Type of Two-Wheeler Change Your Premium?

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By Vipin PG | Published November 23, 2026 | Updated November 23, 2026 | Format: Comparison | 4 min read

Bottom line

Yes, the type of two-wheeler changes your premium, though less than most people expect. Insurers price cover mainly on engine capacity, age, Insured Declared Value (IDV), and city, so a scooter often costs less to insure than a motorcycle.

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Here is how scooter insurance online compares with motorcycle cover, and what to check before you pay.

Does the Type of Two-wheeler Really Change Your Premium?

Not by itself. The insurer does not charge extra just because your vehicle is a scooter or a motorcycle. What it looks at is the engine capacity, because third-party premiums in India are fixed by the Insurance Regulatory and Development Authority of India (IRDAI) in slabs based on cc.

Most scooters fall in the lower slabs, and many motorcycles sit a step higher. That is why the gap shows up on paper.

Factor: Engine Capacity (cc) | How it Affects the Premium: Decides the third-party premium slab

Factor: Vehicle Age | How it Affects the Premium: Older vehicles have a lower IDV and a lower own-damage premium

Factor: IDV | How it Affects the Premium: Higher declared value means a higher own-damage premium

Factor: City of Registration | How it Affects the Premium: Varies by the insurer’s risk view of the area

Factor: No-claim Bonus (NCB) | How it Affects the Premium: Reduces the own-damage premium

Disclaimer: Third-party premium rates are notified by IRDAI and may be revised. Own-damage premiums vary by insurer.

Why do Scooters Often Cost Less to Insure?

Smaller engines mean a lower third-party slab, and many popular scooters are priced below comparable motorcycles, which brings the IDV and the own-damage premium down.

Repair costs for common parts are also usually modest. A rider buying scooter insurance online for a 110cc or 125cc model will often see a lower quote than someone insuring a 150cc motorcycle of the same age.

Disclaimer: This is a general pattern. Actual premiums depend on the specific model, insurer, and plan selected.

When Can a Scooter Cost More than a Motorcycle?

The pattern can flip. A premium 150cc scooter or a new electric scooter can have a higher ex-showroom price than an entry-level commuter motorcycle, and a higher price means a higher IDV. Premium follows value, not body style.

Vehicle: 110cc Commuter Scooter | Typical Premium Direction: Lower

Vehicle: 125cc Scooter | Typical Premium Direction: Lower to moderate

Vehicle: Premium or Electric Scooter | Typical Premium Direction: Can be higher than a basic motorcycle

Vehicle: 100cc Commuter Motorcycle | Typical Premium Direction: Lower

Vehicle: 150cc to 350cc Motorcycle | Typical Premium Direction: Moderate to higher

Disclaimer: The table shows general trends only and is not a quote.

Do Add-ons Work Differently for Scooters?

Mostly the same, with a few differences in what riders need. Scooters sit lower and often carry the engine and electricals closer to the ground, so water damage is a real worry in rainy cities. Electric scooters need cover for the battery and charger, which a petrol model does not.

Add-on: Zero Depreciation | Why it Matters for Scooters: Plastic body panels are costly to replace

Add-on: Engine Protect | Why it Matters for Scooters: Useful if you ride through waterlogged roads

Add-on: Battery or Charger Cover | Why it Matters for Scooters: Relevant for electric scooters

Add-on: Roadside Assistance | Why it Matters for Scooters: Handy for breakdowns and flat tyres

Does the Policy Type Matter More than the Vehicle Type?

Often, yes. Third-party cover is the legal minimum under the Motor Vehicles Act, 1988, and it covers damage you cause to others. It does not pay for your own vehicle. Comprehensive cover adds own damage, theft, and natural calamities.

Choosing between these two changes your premium far more than choosing between a scooter and a motorcycle. A person who buys scooter insurance online with third-party cover alone will pay less, but repair bills after an accident would come from their own pocket.

For more information, read Bike Insurance Online vs Offline: What you Should Choose?

How do you Compare Scooter and Motorcycle Quotes Fairly?

Quotes only mean something when they are measured on the same terms. Before you decide on scooter insurance online, check these points:

- Keep the IDV Identical: A plan that looks cheaper may simply have a lower IDV, which means a smaller payout if the vehicle is stolen or written off.
- Match the Add-ons: Compare quotes with the same add-ons, such as zero depreciation or engine protection, or the totals will not line up.
- Read the Premium Breakup: Look at the own-damage premium, third-party premium, and GST separately, so no extra charge slips through.
- Check the NCB Applied: Confirm your no-claim bonus is reflected in each quote.
- Note the Policy Start Date: A gap between your old and new policy can cost you the NCB.
- Look Beyond the Price: If quotes differ by only a few hundred rupees, the claim experience and the cashless garage network matter more than the savings.

Online insurance brokers like Jio Insurance Broking Ltd. let you compare plans from multiple insurers before buying scooter or motorcycle insurance online.

You can also learn about insurance policy administration systems and how insurers manage policy-related processes.

A scooter and a motorcycle may fall in different premium slabs, but the cover you choose shapes your bill as much as the vehicle you ride. Pick the plan that suits how and where you ride, and look at a few quotes before you pay for scooter insurance online.

References

1. jioinsure.in - bike-insurance - https://jioinsure.in/bike-insurance