

THE CELL NEWS

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Inside:

Third Party Vehicle Insurance in Zimbabwe

Page 1

Focus : Wildfires in Agriculture

Page 2

Local Buzz catch-up

Page 2

Third Party Vehicle Insurance in Zimbabwe



According to the Road Traffic Act [Chapter 18:11], it is compulsory to have third party insurance in Zimbabwe. A motor vehicle or trailer cannot get a vehicle license without it. It covers the compensation of third parties in the event of property damage, personal injury as well as death.

In this post, we are going to be looking into what exactly third-party insurance is, how to apply for it and what it covers, so, stick around.

What Exactly is Third Party Insurance?

According to the Road Traffic Act [Chapter 18:11], all motor vehicles as well as trailers have to have third party insurance. This type of insurance does not cover the vehicle owner or anyone in or disembarking from the insured vehicle in the event of an accident.

It allows for third parties who might get injured, die or experience property damage to be compensated where the cause is the insured vehicle. This type of cover only allows compensation up to a maximum of USD\$2,000 for third party property damage and USD\$3,000 for third party bodily injury.

You may choose to increase this limit at increased premiums based on your insurer.

How much does Third Party Insurance cover cost in Zimbabwe?

The gazetted cover for third party pay-outs is, as stated above, you can arrange with your insurer to have this amount increased. This amount does not cover damage to your vehicle.

In situations where you are at fault, your insurer will pay out the necessary amount to affected third parties after the submission of specific evidence. We will speak more on this later. In the case of physical injury or death, your insurer will pay up to \$3,000.

The payment for property damage is also up to a maximum of USD\$2,000. However, if the damage caused exceeds the USD\$2,000 threshold, you will have to cover the shortfall yourself.

If you believe that you are exposed to high-risk situations where the damage exceeds the above amounts, it is a good idea to negotiate for a higher threshold. It will, however, mean that you will pay a higher premium.

How Do I Claim Third Party Insurance in Zimbabwe?

What is the process of claiming third party insurance in Zimbabwe? You will need to present the following documentation in order to make a successful claim:

1. A police report
2. Proof of insurance
3. A completed insurance claim form
4. Your Driver's license
5. Quotations for medical treatment or proof of treatment
6. 3 vehicle repair quotations
7. Death certificate in the event of death(s)

When it comes to motor vehicle and trailer insurance, third-party insurance is a non-negotiable in Zimbabwe. It offers you peace of mind in the event of damage, injury or death where you're at fault. You will, however, need to take care of your own expenses or anything above the third-party pay-out threshold.

If you're ready, sign up for third-party insurance here. If you still have questions, feel free to call us on 08677 200 200, visit: www.cellinsurance.co.zw, or email insure@cellinsurance.co.zw.



INSURE IT with Cell Insurance

CALL 08677 200 200

or contact your broker

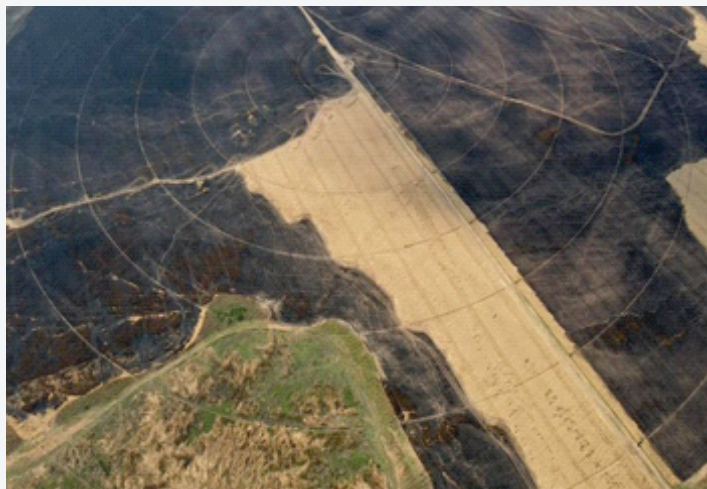


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Focus: Wildfires in Agriculture

Fires are one of farmers' worst nightmares and most have tragic results such as the loss of human life, animals, valuable equipment, and buildings. Wildfires are increasing in frequency as well in severity. Zimbabwe is currently in a fire high risk category of 62.5% due to the average rains received in the 2021-22 season. Containing veld fires is one of the worst nightmares for farmers particularly those in crop (wheat/barley) and livestock farming due to imminent loss of pasture and damage to unharvested crops. Wildfires are highly destructive and can damage your crops, soils, livestock as well as creating a high-risk environment for agricultural workers. Insurance statistics show that the two most common times of the year for fires are summer and winter. Summer fires are often the result of electrical storms or spontaneous combustion of hot hay. Winter fires are caused by appliances, rodents chewing through wires, or the accumulation of dust and cobwebs on electrical surfaces. There is therefore need farmers to adopt good fire risk management practices, so they are better prepared if it comes to the worst.



Winter wheat destroyed by fire. 27-09-2022



Always note:

- Fire prevention is an all-year-round risk management activity.
- Effective preparation and response mean better recovery and quick return to business.

Reducing your exposure

- Always make sure your firefighting equipment is well serviced and ready all the time.
- Train workers and staff in firefighting techniques.
- Limit farm activities likely to produce sparks such as welding, cutting, and grinding equipment during severe/windy conditions.
- Always make sure there are sufficient fire breaks of at least 12m wide clear of all combustible material.
- Always make sure exhaust systems including turbochargers are free of leaks and in good working order.
- Put signs and enforce "No Smoking" bans in barns, around machinery, combustible, and flammable materials.
- Always ensure your insurance cover is in place!

Recovering from the risk

You need a fall-back plan that gets you back to your previous financial position! Get your Honeygold Agrisure insurance cover from Cell Insurance for your farm! The Honeygold Agrisure, Every farmer's best friend!

Local Buzz Catch-up!

The Government of Zimbabwe is presently crafting a national electric vehicle policy, which it plans to release later this year. The policy will mark Zimbabwe's first steps towards an expedited transition from dependence on internal combustion engine vehicles to greener EVs in the future. Indications are that the policy will introduce a raft of incentives for importation of EVs, establishment of EV assembly plants and related infrastructure. Some of the proposed incentives include a total waiver or drastic reduction of import duty on EVs and a preferential licensing system. (mg.co.za, 22 September 2022)

The Zimbabwe National Road Administration (Zinara) says it will bar all vehicles without valid licence discs from passing through tollgates. In a statement, Zinara said this would be implemented from October 1, 2022. "This is in line with the Vehicle Registration and Licensing Act (Chapter 13:14) subsections 6 and 22 which states that all vehicles which are deregistered, vehicles without licensing exemptions and vehicles without number plates are not allowed to move on

Zimbabwean roads," the Zinara statement read.

The warning by Zinara came after police nabbed 81 motorists for driving unlicensed, uninsured or unregistered vehicles. Among the arrested motorists were those accused of reckless driving. Zinara said motorists with valid insurance receipts could pay for their vehicle licence discs at tollgates, and collect them at the nearest Zinara licensing offices. Police said unlicensed vehicles were causing chaos on the roads, as well as accidents. (NewsDay, 27 September 2022)



#BeeFacts

The hexagon structure of honeycombs enables bees to make super efficient use of beeswax, and guards against wastage!