

# THE CELL NEWS

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2022

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# The International Travelers Checklist



## Have your passport ready

Always make sure you have your passport ready before you start planning for your trip. Don't book a flight or make any arrangements that can't be changed until you have your passport ready. Some international flights require that you enter your passport number when booking or during online check-in, so it's best to just have it first before you make any booking arrangements.

## Check to see if you need a Visa

As you plan your trip, make sure you check to see whether you'll need a visa to travel. A visa is issued by the country or countries you're visiting, granting you permission to travel there for a certain number of days. For most of Europe, and many countries in Asia and Latin America, USA passport holders can travel without a visa or they can be issued one on arrival. If you do need a visa and you show up for your flight without it you won't be allowed to board the plane.

## Save by comparing transportation & accommodation options

Most international trips require air travel, but for getting around your destination, options such as buses or trains are the most common ones. Bus rides are usually the most cost-efficient and eco-friendly mode of transportation and will offer you the chance to take in the sites and chat with locals. With the advent of technology Ride sharing apps have also become a great tool for planning your getting around too. Always look at your options before booking your accommodation. While hotels are always a good option, don't forget to do research on hostel, guesthouse, and Airbnb options where you're traveling as these offer you the chance to connect with other travelers and locals. Boutique hostels are becoming more common and are often equipped with much nicer amenities than budget hotels.

## Book everything in advance

Booking flights is less of a hassle and cost effective when you book in advance, preferably further away from the departure date. The same applies for hotel bookings. Most providers have discounted early bird specials. Advance booking is refreshing and gives you peace of mind and allows you to enjoy the pre-trip period without being anxious about your trip being ruined by failing to secure bookings at the last minute.

## Travel with peace of mind with Honeygold Travsure

There are possible risks associated with worldwide travel, for example one can get ill, get involved in an accident, lose luggage, get delayed at an airport or can get arrested in a foreign land. The Honeygold Travsure Travel insurance provides cover for all these risks. With Honeygold Travsure you can be assured of hassle-free travel and are covered for Medical expenses, Emergency evacuation/repatriation, Trip cancellation/interruption, Funeral expenses, Accidental death, injury or disablement benefit, Personal Liability, Hijack or Kidnap and Wrongful Detention.

## The Honeygold Travsure product comes with sweeteners:

- Policies are issued online and cover is immediate
- Universally accepted travel insurance cover
- Reasonably priced options for individual or corporate covers
- Swift claims processing
- 24 hour, 365 days assistance
- International claims call in service centre
- Accepted by most embassies for visa applications

The next time you travel outside the country, take your travel partner along with you. Get Honeygold Travsure, call our 24-hour contact centre on 08677 200 200 or visit [www.cellinsurance.co.zw](http://www.cellinsurance.co.zw) for more information.  
(WiseBee)

## In case you missed!

Countries across the European Union have decided to abolish the majority of travel restrictions imposed due to COVID-19. Several airlines have also announced that they would lift some requirements introduced to halt the virus' further spread, such as wearing a face mask during flights.

European countries such as Spain, Hungary, Romania, Poland, and Malta have been recording fewer cases of COVID-19 infections. The developments are also helping countries to start easing on most of the restrictions and gradually get

back to everyday life, considering the virus as becoming more like an endemic disease. ([www.schengenvisa.info.com](http://www.schengenvisa.info.com), 22 March 2022)

The UK government is lifting all its remaining COVID-19 pandemic related international travel restrictions, including the requirement for travelers to fill in a compulsory Passenger Locator Form prior to entering the country.

Arrivals into the UK will no longer be required to submit travel details or take a PCR test even if they are unvaccinated. The change would remove the remaining rules for

unvaccinated passengers to take a pre-departure test and another test two days after arrival. ([economictimes.com](http://economictimes.com), 15 March 2022)

South Africa has lifted restrictive COVID-19 regulations, with the national state of disaster also to end soon. Changes include the removal of a requirement to wear masks outdoors, though these would remain compulsory inside public buildings and on public transport. ([Reuters](http://Reuters), 22 March 2022)

# Focus: Tobacco Farming Insurance

"It's a wakeup call for all tobacco farmers and every other farmer to ensure that their crop is well insured."(The Herald ,30 December 2021)

## Crop Insurance

Cell Insurance provides Crop Insurance Cover for all types of crops from Maize, Soya, Sugar Beans, Wheat & Barley, and many others. The insurance products or programmes cover the field as well as floor risks including Flooding, Fire, lightning, Explosion, Hail, Frost, Windstorms, and some other cover extensions. Insurance covers provided under crop insurance come in both standard offerings and special tailored insurance for specific crops. But in today's article we are going to talk about Tobacco insurance:

Tobacco has an annual production of over 250 million kg in Zimbabwe. Insurance and risk management is very crucial in this strategic sector. Tobacco insurance in particular plays a pivotal role in the survival of our farmers from shocks caused by various perils such as Hailstorms. Tobacco Hail and Wind as well as the Tobacco field to floor cover is a key product that we provide to support the tobacco sector. Unlike most crops Virginia Tobacco is harvested as leaves hence the common name "the golden leaf". By nature, it is thus exposed to the vagaries of weather like hailstorms and windstorms causing great losses to tobacco production. Our tobacco hail and windstorm policy cover such losses helping our farmers to recover after the events!

## AgriBee Facts

"Curing" is the term used for drying tobacco. It is performed after harvesting the leaves from the field. It is the major process

in defining the final quality and character of the tobacco leaf for "happy returns" come auction time! Tobacco curing must be carefully controlled to bring out the different characteristics of each tobacco type. Curing methods vary depending on the type of tobacco. Today we focus on:

## Flue-cured virginia tobacco

Virginia is the tobacco variety mainly grown in Zimbabwe. It is flue-cured meaning that the leaves are hung into curing barns where heated air is generated to dry the leaves. As they lose their moisture, they develop their distinct aroma, texture, and colour. (AgriBee)



Cell Insurance's Agronomist Clyde. T Maponga out at a field visit.



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## Local Buzz Catch-up!

The Insurance Council of Zimbabwe (ICZ) donated breathalyser machines and traffic equipment worth US\$82 000 to police to use in curbing road traffic accidents countrywide. The short-term insurance sector has planned initiatives in a bid to increase its participation and contribution to national development and disaster responsiveness. (The Herald, 18 March 2022)

THE International Finance Corporation (IFC), a World Bank Group member, has partnered the local insurance industry to create tailor-made insurance products for smaller-holder farmers to protect them from the vagaries of climate-induced losses. (newzimbabwe.com, 22 February 2022)

The Government and various local and international NGOs have been promoting climate-smart agriculture that involves farming practices that improve farm productivity and profitability.

The concept helps farmers adapt to the negative effects of climate change and mitigate climate change effects, for example, by soil carbon sequestration or reductions in greenhouse gas emissions.

Climate-smart practices, such as the locally practised

conservation agriculture, aim at conserving soil moisture, retaining crop residues for soil fertility, disturbing the soil as minimally as possible and diversifying through rotation or inter-cropping. (The Herald, 14 March 2022)

Agilitee, the holding company of Agilitee Zimbabwe has launched a self-charging electricity car which is the cheapest electric car in the world. The car comes with a 300km range if charged, whilst it also self-charges during the drive. (The Herald, 09 February 2022)



## Did you know Bees have 5 eyes?

As well as two large eyes either side of its head, a bee has three simple or ocelli eyes on the top of its head. These detect light (but not shapes), meaning that a bee can sense if it is being approached from above by a predator.