

# THE CELL NEWS

A CELL INSURANCE NEWS BULLETIN

Volume 10, Issue 2

April - June 2023

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**BRING 3  
OF YOUR FRIENDS  
TO GET THIRD PARTY  
VEHICLE INSURANCE  
& GET THE 4TH ONE  
FOR FREE!**  
(TERMS & CONDITIONS APPLY)

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# Exploring the Intricacies of Third Party Vehicle Insurance in Zimbabwe

## What Is Third Party Insurance?



According to the Road Traffic Act [Chapter 18:11], all motor-vehicles as well as trailers must have third party insurance. This type of insurance does not cover the vehicle owner, or any passengers in or disembarking from the insured vehicle in the event of an accident. It provides cover for third parties for injury, death and property damage, 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\$2,000 for third party bodily injury.

## How Much Does Third Party Insurance Cover In Zimbabwe?

The gazetted cover for third party pay-outs is as stated in the section 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 the affected third parties after the submission of specific documented evidence. In the case of physical injury or death, your insurer will pay up to USD\$2,000.

Payment for property damage is also up to a maximum of USD\$2,000. However, if the damage exceeds the USD\$2,000 threshold, the insured will have to cover the shortfall. When the risk exposure is high, where the damage exceeds the above amounts, it is a good idea to negotiate for a higher threshold. The higher threshold comes at a higher premium.

## How Do I Claim Compensation Under Third Party Insurance in Zimbabwe?

The documentation listed below is required to make a successful third party claim:

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

Third party insurance for motor vehicles and trailers is non-negotiable in Zimbabwe and is a minimum requirement by law. It covers damage, injury and death when the insured is at fault. However, the insured will still need to take care of own expenses or anything above the third-party pay-out threshold.

Cell Insurance has an amazing deal on third party insurance. One simply has to introduce three friends to get their third party insurance, and you automatically qualify to get the fourth third party vehicle cover for FREE under the ***Pachedu ne-Cell Insurance, Ngena ku Cell Insurance Ngokwethu Mathupha Promotion***. For more information call our Contact Centre on 08677200200/ WhatsApp 0775 716071 or visit any of our branches today!

## Winter Fire Hazards vs Your Home: Protecting Your Property and Loved Ones

Winter brings with it a unique set of fire hazards that can pose a threat to your home and family. As temperatures drop, the use of heating appliances increases, and so does the risk of fire-related incidents. In this article, we discuss the potential risks associated with fire damage in your home during winter and provide tips on how to manage these hazards effectively.

### Heaters:

Heaters are a convenient way to warm up your home, but they also pose a fire hazard if not used correctly. Keep flammable materials at least one meter away from any heat sources and never cover heating appliances or store objects on top of them. If using a portable heater, only run it in occupied rooms and ensure it has an automatic shutoff feature if it tips over.



Electrical safety:



Overloaded electrical outlets and faulty wiring can lead to fires during the winter months. Avoid using extension cords for heating appliances and never plug more than one heater or large appliance into a single outlet. Regularly inspect your home's wiring and electrical outlets for signs of wear or damage, and address any issues promptly.

Candle safety:

Candles can create a warm and cozy atmosphere during the winter months, but they also pose a fire hazard if not used properly. Always place candles on a stable, heat-resistant surface away from flammable materials, such as curtains, furniture, and decorations. Never leave candles unattended or within reach of children or pets.

Safe cooking practices:

Always turn off appliances before leaving the kitchen. Keep flammable items, such as towels and food packaging, away from heat sources, and avoid wearing loose clothing while cooking.

Emergency preparedness:



In the event of a fire, having a well-rehearsed escape plan can save lives. Create a household escape plan that includes exits from each room and a designated meeting place outside your home. Ensure all family members are familiar with the plan and practice it regularly.

By being aware of the potential fire hazards in your home during winter and taking the necessary precautions, you can protect your property and loved ones from harm. Regular maintenance, safe practices, and emergency preparedness are essential for minimizing the risk of fire-related incidents.

The *Honeygold Homesure* policy from Cell Insurance covers your house and the contents inside, from fire, storm damages, theft of gate motors, swimming pool pumps and borehole pumps. Cover also extends to cottages, garages and perimeter walls. Sign up for *Honeygold Homesure* today!

Local Buzz Catch-up!

Agilitee, a South African electric vehicle manufacturer, delivered its first Agilitee Go, an all-electric solar powered vehicle, to a customer in Zimbabwe. The vehicle was handed over to the customer by Agilitee Founder and CEO Dr. Mandla Lamba at a ceremony in Harare. The Agilitee Go has a range of up to 400 kilometers on a single charge and can be charged using solar energy. The vehicle is also equipped with a number of safety features, including airbags, anti-lock brakes, and a lane departure warning system. Dr. Lamba said he was "elated" to deliver the first Agilitee Go in Africa. "This is the beginning of a new era for Africa," he said. "We are committed to turning every street green by the grace of God." Agilitee plans to begin mass production of the Agilitee Go in the coming months. The company says it has already received orders for more than 10,000 vehicles from across Africa. The delivery of the Agilitee Go is a significant milestone for the electric vehicle industry in Africa. The vehicle is the first all-electric solar powered

vehicle to be available on the continent. Agilitee's decision to mass produce the vehicle is a sign of the growing demand for electric vehicles in Africa. The delivery of the Agilitee Go is also a sign of the growing commitment to sustainability in Africa. The vehicle's solar powered battery and long range make it a viable option for people who want to reduce their carbon footprint. (263chat.com, 2 June 2023)



**#BeeFacts**  
**Bees heat and cool their own hive to keep it between 93 and 95 degrees year-round.**