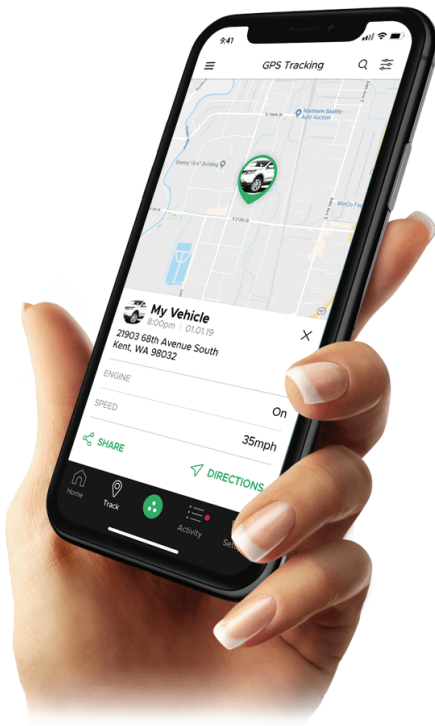


RECOMMENDATIONS TO REDUCE LOSS OF GOODS IN TRANSIT

- Travel Insurance FAQ during COVID -19.
- Safety Rules for Driving.



REDUCE LOSS OF GOODS IN TRANSIT

The recent increase in cargo theft and vandalism in transit has left many losses in the transport sector. In South Africa, approximately one in every ten trucks is hijacked in transit. This means for traders in Zimbabwe who buy their goods in South Africa, there is a 10% chance that the goods will be hijacked. In 2020 alone, there were 367 reported cash in transit heists in South Africa, resulting in a loss of over R 2 billion. The global travel restrictions brought in by the Corona Virus has also led to a lot of logistic challenges, resulting in a number of goods either delaying or not reaching their destination at all.

In Zimbabwe, cases of theft from moving trucks are very common amongst truckers. Recently there has been an increase in cash in transit heists and robberies. The theft of goods in transit has been also worsened by cross border truck congestion, and delays in freight clearances, leaving the goods more susceptible to targeting by robbers. While theft may be the major risk in the freight industry, most insurance claims are for damage of goods in transit. Players in the supply chain are therefore prompted to take action and protect their businesses from bleeding through such losses.

As a transit country for many traders in SADC, it is inevitable that we have an efficient logistics system that is able to address the increasing road risks. While air transport is comparatively safer, the following recommendations may assist road transporters in reducing the prevalence of loss of cargo in transit.

1. PREVENTING THEFT

The following measures may help transporters to prevent theft of goods in transit;

a) Impromptu route / routine changes

Some transit thefts may involve inside employees who will have full logistical information on the cargo to be transported. This makes it easier for a heist to be executed. Making impromptu route or procedure changes is likely to foil any potential heist, as it complicates the entire planning. Transporters are also encouraged to rotate employees on a regular basis, to reduce chances of internal connivance or conspiracy.

b) Use of Convoys

Use of identical convoy trucks makes it difficult for robbers to identify the car with the goods they are targeting. It also provides extra security in cases of attack. When using convoy trucks, freight companies should make sure those accompanying the trucks will not know which one exactly has the goods, and which ones are decoys. This will reduce significantly the risk of heists being planned from inside.

c) Surveillance

Cargo tracking is the tracking of goods and their conveyances from the point of origin to destination. Electronic Cargo Tracking is achieved via information transfer to online monitoring platforms using Radio Frequency (RFID)/ Bluetooth and GPS/ GPRS combined. Surveillance systems can deter both internal and external transit theft. Transporters may install Satellite GPS system that can help them track movement of their vehicles, and easily detect any route divergence or unsanctioned

stops. The system can also be used to track vehicles in cases of hijack. Another useful technology is the internal CCTV system. This can be installed inside the driver's compartment as well as the cargo compartment. The CCTV systems nowadays are remotely controlled and stored, hence difficult to tamper with. They are therefore efficient in deterring thefts as well as helping to identify criminals if any theft occurs. It is important to note that tracking devices and surveillance systems must be installed on hidden and inaccessible places, to prevent thieves from easily disabling them.

d) Anti-Vandalism tarpaulin

A tarpaulin is a heavy-duty canvas cloth used mainly on flatbed trucks to cover the goods. Most tarpaulins used by transporters in Zimbabwe are made up of canvas. While canvas is very good waterproof cloth, it can be easily cut through by a knife or any sharp object. This has made the success rate of moving truck thefts become almost 100%. Transporters are therefore encouraged to make use of anti-vandalism tarpaulins, which are made up of anti-theft wire mesh inside the canvas tarpaulin. The mesh is woven with a steel cable, light enough to not affect the weight of the tautliners and flexible enough to allow for ease of use while protecting your cargo from thieves using sharp blades and knives to enter your vehicles. A standard anti vandalism tarpaulin costs around USD 10 per square meter.

"Water proof tarpaulin"



d) Security training

A lot of transporters do refresher driver trainings, as required by the road traffic laws in Zimbabwe. Whilst good driving standards will be enhanced, the security threat from theft will not be eliminated. Drivers and crew should therefore obtain security training and also regularly practice strategies to counter thefts and robberies. A trained security person would be able to identify situations where a robbery is inevitable when surrounded by robbers, or if the firearms are loaded or fake. Such vital information is important in making critical decisions that can save lives as well as property.

2. PREVENTING DAMAGE

Most transit losses in Zimbabwe are as a result of damage. The most common causes of damage are rain and packaging / contents damage due to vehicle vibrations during transit. While insurance may help cover these losses, the transporter's dented reputation may lead to loss of repeat and referral business. The following measures can help in reducing damage of goods in transit.

a) Labels

Labels are an effective way to let people handling your shipment of any specifics they need to be aware of. You can use "dangerous goods" labels to bring attention to potentially harmful contents, loading instruction labels to alert people to overly fragile or heavy items, or handling labels to let people know of any other special handling the package needs.

b) Water proof tarpaulin

Although most goods are covered by tarpaulins, there is need to constantly inspect the tarpaulin for any leakages. Transporters must inspect the trailer or container to ensure there are no holes, tears or other defects that will allow ingress of water. The cargo space should be clean, dry and free of any residue or odour from previous shipments. If the shipment is too large for a conventional truck or container and will be transported on a flatbed trailer or open/platform container, then it must be covered with a tarpaulin. Whilst most transporters prefer standard canvas tarps due to their availability and affordability, we recommend the heavy-duty poly tarps. These offer more protection against water, dust, Ultraviolet radiation (UV) and theft damage. Whether you need a waterproof or water-resistant tarp, proper care is essential. A canvas tarp is treated with oil and wax and should not be washed in a washing machine as it can remove the water-resistant coating. If the water-resistant properties diminish on a canvas tarp, canvas refinishing compounds can extend the life of a water-resistant canvas tarp.

c) Packaging

Transporters must ensure that all packaging and cargo securement material is stored in a temperature and humidity-controlled environment prior to use. This will prevent the packaging materials from damaging the contents,

some of which may react to weather hazards such as humidity, high or low temperatures or moisture.

d) Insurance

Losses eventually occur, despite measures that can be put in place. Transporters must therefore make sure the goods are properly insured with a reputable insurer. Insurance covers and premiums will depend on the nature of goods being carried, frequency, mode of transport, voyage, experience of the transporter, loss prevention mechanisms among other factors. It is important to note that the presence of insurance does not entail all the measures discussed above need to be overlooked. In fact, adhering to these measures will reduce the premium payable to insurance as the risk of a loss becomes lower.

NicozDiamond Insurance limited offers an excellent goods in transit insurance package which gives you complete peace of mind that your business will be covered for loss or damage to items being transported by road to and/or from the specified business address

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Travel Insurance FAQ during COVID - 19

Travel insurance provides you with cover against travel risks such as medical emergencies, cancellation, luggage loss, accidental death and disablement and personal liability, allowing you to relax and enjoy your journey with complete peace of mind.

NicozDiamond Insurance has a package that offers you affordable travel cover to suit your travel needs. Whether you are travelling for business or leisure, as a group or an individual or for school or sports. We cater for your individual and company needs.

In this new normal of the COVID- 19 pandemic travelers now need more information on the cover offered before they embark on their travel. Below are some frequently asked questions related to the pandemic

Does the policy provide cover for medical expenses in the event that one gets ill and is diagnosed with COVID-19 or any other pandemic or epidemic illness during a journey?

Yes. We will insure for reasonable and customary medical expenses including hospital and out-patient treatment and prescription medication.

In the event of death we will pay the reasonable costs in respect of funeral, burial or cremation expenses in the country where death occurred and/or the reasonable costs of returning the body or ashes to the country of residence.

What happens if I contract COVID-19 whilst travelling?

Your immediate action should be to call the assistance partner indicated on your policy and they will make the necessary arrangements to ensure you are treated at the most appropriate and convenient medical facility.

Does the travel policy provide cover in the event that a current trip needs to be extended due to contracting COVID-19 whilst on a journey?

Yes. We will pay for the reasonable additional travel and accommodation expenses (3 star accommodation and economy class travel expenses) incurred.

All amounts paid are up to the maximum of the particular benefit included in a policy and above statements are subject to the terms and conditions of the policy wording.

Does the policy cover pre-journey mandatory testing or mandatory quarantine on arrival or return?

Expenses relating to pre-journey mandatory testing or mandatory quarantine on arrival or return are NOT covered.

Does the policy provide cover in the event that a current or future journey is CANCELLED, CUT SHORT or POSTPONED due to the COVID -19 pandemic?

No. There is no cover for the above events as a result of any pandemic or epidemic.

Does the policy cover us for cancellation if we return a positive COVID test at the last minute?

Our travel policy does **NOT** provide cover if your journey needs to be CANCELLED, CUT SHORT, POSTPONED or EXTENDED or any EXPENSES arising as a result of:

- Contracting COVID-19 prior to travel and having to cancel the trip
- Compulsory testing to enter a country
- Compulsory quarantine upon entry into a country
- Missing a flight because the COVID-19 test results weren't received in time
- Tests being older than 72 hours and being denied boarding
- Not being able to return home because there is a travel ban/borders suddenly being closed for further lockdowns and having to stay at a hotel until the ban is lifted
- Flight being cancelled by the airline and moved to another day because of not enough passengers having being booked on the flight as a result of COVID-19

For more information on our travel insurance policy or for a quotation please get in-touch with our travel consultants at info@nicozdiamond.co.zw

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Defensive DRIVING TIPS for a New Driver



Fasten your
Seat Belts



Avoid
Overspeeding



Don't
Drink & Drive



Stay Calm
Be Alert



Obey
Traffic Rules

Safety Rules for Driving

With each year there is an increase in the number of cars being manufactured with advanced features for our comfort but however this also comes with a sense of responsibility while driving these vehicles. For our safety and those around us, we must follow the basic traffic rules. It does not matter whether you are a new or seasoned driver, it is important to observe these rules which might seem obvious but one miss could lead to dire consequences or even loss of lives.

As your insurer of choice, in this issue of the newsletter we share the most important safety rules.

1) Never Drink & Drive

This is the most important rule of driving. Alcohol causes a number of impediments that may lead to car accidents whilst driving. High alcohol levels in the blood causes blurred vision and loss of consciousness. Drinking and driving is a crime which could land you in court resulting having to pay a heavy fine & or jail time. Therefore always remember this point!

2) Always Wear Seat Belt

It is a critical factor for any driver and passengers and this is not negotiable! If you wear a seat belt then it prevents you from being thrown around the inside of a crashing vehicle or thrown out of the vehicle during any accident and save your life. It reduces the risk of serious injury by 45% to 50%. In the majority of car crashes, people have a greater chance of surviving if they wear a seat belt.

3) Always Avoid Distractions

While driving, any kind of distraction like talking on mobile phones, eating food etc is very dangerous for the driver and others. Drivers are not able to give full attention on the road and their reaction time becomes slow in critical conditions. Many studies show that this distraction decreases the reaction time.

4) Never Drive Through a Red Signal at Traffic Lights

It is most common causes for road accidents. When you take a risk to run on red signal, another car will turn, it causes some serious accidents. So, never break red signal and always wait for green signal at traffic lights.

5) Always Drive Within the Speed Limit

Speed thrills but this could cost you your life or permanent disabilities. Did you know that almost every year over speeding contributes to more than 45% of the serious car crashes? Due to over speeding your reaction times becomes less so it is advisable to drive within the recommended speed limit.

6) Avoid the Drowsiness While Driving

If you are feeling drowsy or sleepy avoid driving. It is just as dangerous as driving under the influence of alcohol. A little bit of drowsiness cannot be underestimated so it is recommended that you have a good rest before driving. If not, allow others to drive you or take a taxi!. Should you be driving on your own on a long distance journey, take breaks in between to regain your energy and be fully alert.

7) Watch Out For Other Drivers on the Road

Sometimes regardless of how safely you drive and obey all rules, in some cases someone else's mistake can impact you negatively. Always keep your eyes on the road and look out for other drivers by checking the mirrors and side roads. You can never assume the action of another driver on the road. Even after the left indicator shows, he might not take the left turn!.

8) Be Extra Careful in Bad Weather or Poor Driving Conditions

A person is considered a good driver if he is driving in any weather conditions. However in bad weather it requires more attention than driving in normal conditions. You might have to drive below the recommended speed limit, maintain proper distance, be careful on turns & slippery roads etc. the list is endless!

9) Regularly Maintain Your Vehicle

Every vehicle owner must always maintain and regularly service their vehicle. Check your breaks, engine oil, tyre pressure, etc before embarking on a journey. Failure on any of these have serious consequences and might result in the cause of a very serious accident.

Forewarned is forearmed! NicozDiamond Insurance wishes you happy and safe driving!

Source: [wordpress.com](https://www.wordpress.com)

Experience safe service during the lock down

Due to the national COVID-19 lockdown protocols, please take note that all our branches will be working remotely. To ensure continued service, you are encouraged to use our digital platforms and the following contact details for any of your insurance needs.

We will communicate with you as circumstances change.
Stay home. Stay safe



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PAYMENTS

STANBIC BANK

Account Name: NICOZDIAMOND INSURANCE LIMITED

Branch: Nelson Mandela

Account No: 9140002682027 (RTGS & BOND)

9140001012435 (NOSTRO FCA)

9140000972206 (NOSTRO & FCA/TTS)

CBZ BANK

Account Name: NICOZDIAMOND INSURANCE LIMITED

Branch: Sapphire Branch

Account No: 22526370015

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