

INSURANCE



**NICOZDIAMOND
INSURANCE LIMITED**

You never know what will happen

a member of FIRST MUTUAL HOLDINGS LIMITED



**Making travel
insurance a priority**

**Home safety during
festive season**

**Safety from Potholes
in this rainy season**

Dear valued client

As the year closes for year 2022, team NicozDiamond is truly indebted to your patronage and putting your trust in us as your insurer of choice. We trust that we have served you well and look forward to continue looking after your insurance needs next year and beyond. Your feedback on our products and services is welcome please feel free to engage us as we strive to improve and provide value to you our valued client.

This year has been amazing and NicozDiamond continues to rule the roost and achieved the Top Companies Survey 2022 Awards winner in the Top Insurance Institution Short Term Category. The company's performance has been supported by a strong balance sheet, brand strength, long standing market relationships, high visibility and its consistency in been awarded an A+ financial strength rating by the Global Credit Rating Company of South Africa (GCR).



The company has maintained sturdy regional presence through its subsidiary company, Diamond Seguros in Mozambique and its associate company, United General Insurance in Malawi.

NicozDiamond has well established linkages with key intermediaries, coupled with the successful adoption of alternative distribution channels which have supported its growth and profitability.

Additionally, NicozDiamond attained the following accolades in 2022:

- Top Companies Survey 2022 Awards winner in the Top Insurance Institution Short Term Category
- Marketers Association Zimbabwe Super brand Awards 1st Runner Up in the short term Insurance sector
- Contact Centre Association of Zimbabwe customer experience awards 2022 ranked 2nd, based on overall customer experience in the Southern Region

All these accolades are attributable to the support of you, our key stakeholders – we thank you.

As we are now in the festive season and as your insurer of choice, we encourage you to brighten the holidays by making your safety a priority. The holidays are a great opportunity to enjoy time with family and friends, to celebrate life, to be grateful, and to reflect on what is important. They are also a time to appreciate – and safeguard – the gift of health.

Happy holidays and best wishes for 2023





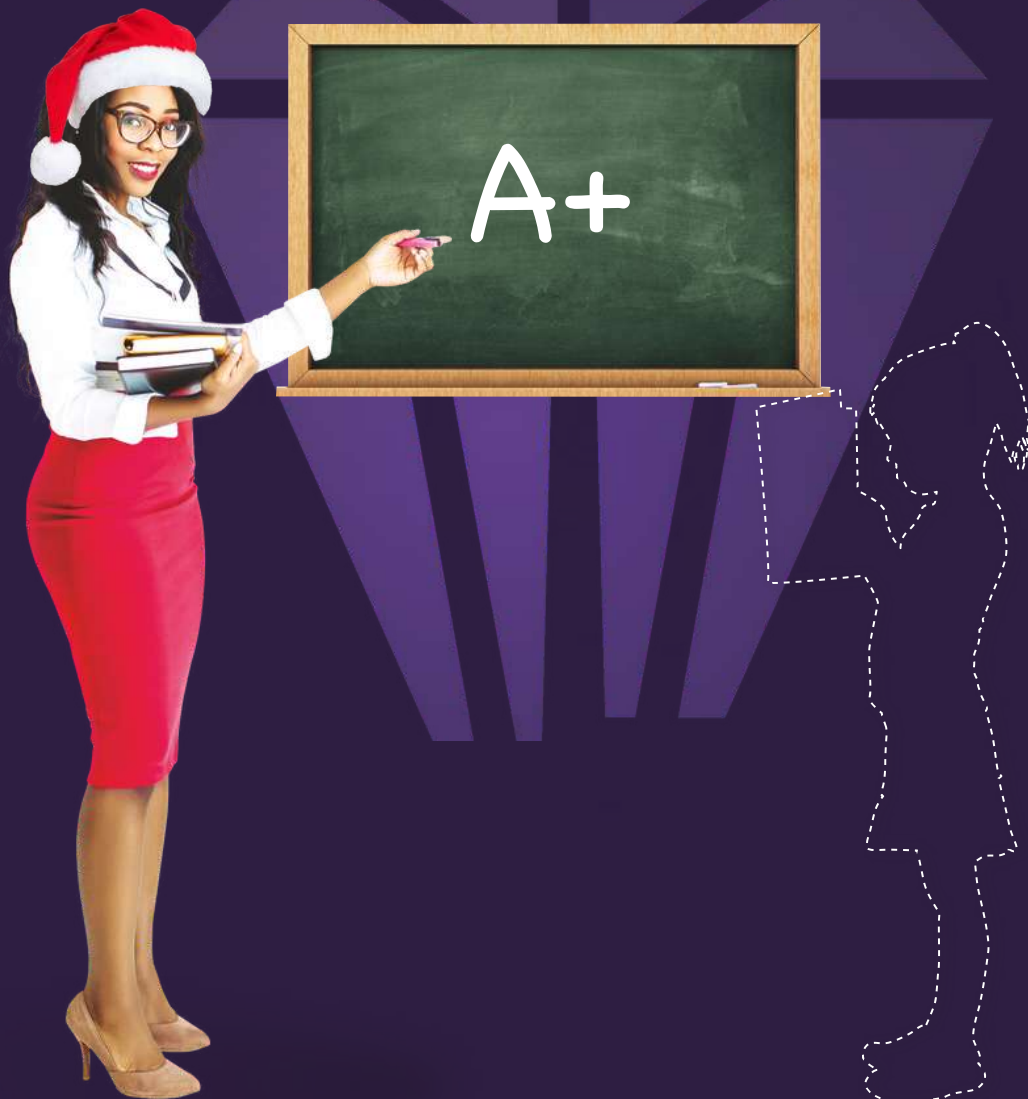
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An A+ future needs A+ learning

With a market leading partner, your future is highly rated and fully covered.



Columbus **DBB**

With you, for you

NICOZDIAMOND INSURANCE

Ground Floor, Insurance Centre, 30 Samora Machel Avenue, Harare, Zimbabwe.

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Why travel insurance should be a top priority this festive season

For some, the end of year holiday season is the perfect time to escape on a well-deserved holiday to a destination abroad. However, many people who travel overseas are still not taking the appropriate measures to manage their risks when travelling to a foreign country.

Travel risks are increasing year on year, making it increasingly important that leisure travelers take the necessary precautions and protect themselves with adequate travel insurance when they go on holiday.

NicozDiamond offers a comprehensive package to cover everything that can go wrong during your international travel. Our product is designed to provide emergency medical expense benefits arising from either illness or accident and emergency travel related expenses cover for all resident Zimbabweans travelling abroad.

Cover extends to include medical evacuation, medical repatriation, medical assistance services and the return of mortal remains in the event of the insured passing on whilst abroad.

Emergency travel related expenses cover includes benefits for lost baggage, lost travel documents and emergency expenses arising from cancelled or delayed flights among others.

The most common risks that are covered by our policy are:

- Medical emergency (accident or sickness)
- Emergency evacuation
- Repatriation of remains
- Return of a minor
- Trip cancellation
- Trip interruption
- Accidental death, injury or disablement benefit
- Overseas funeral expenses
- Lost, stolen or damaged baggage, personal effects or travel documents
- Delayed baggage (and emergency replacement of essential items)
- Flight connection was missed due to airline schedule
- Travel delays due to weather

For more information about NicozDiamond travel insurance please contact us as follows:

Tel: 263-0242 -704911-4

Toll free 08004244

Email: info@nicozdiamond.co.zw ,

Website: www.firstmutual.co.zw



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Travel Insurance



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Tips to Keep Your Home Safe During the Festive Season

When the festival season is around the corner, joy, and enthusiasm is seen all around. This is the period when people do a lot of shopping, buy gifts, decorate their homes, buy new household appliances and so on. Simply put, our houses are full of new and expensive property that is prone to get stolen.

Reports suggest that there are a significant number of crimes that are related to burglary and house breaking during this period. With the widespread availability of the internet and use of technology, thieves are becoming smarter in their ways. During the festive season, taking advantage of the chaos and the hustle and bustle, they target homes to get hefty loot. In such a case, it only makes sense that you be cautious and take care of a certain number of things to prevent yourself from becoming a target of such an eventuality. Many times, people also choose to go away for a vacation during the festivities to take a break from daily routine. Whatever the case, there are a number of things you can do to be on the safe side.

Ensure proper locks

It helps in a big way to check if all windows and doors are properly locked when leaving the house. If you have expensive jewelry, make sure you have a good safe for them.

Meet the Neighbours

Get to know your neighbours and form relationships with them. Good neighbors look out for you and will notify you if they sense anything is amiss. Neighbours get used to seeing the types of visitors who frequent your property and behaviors that occur around your home and the times at which they occur. They can easily spot a stranger who should not be there and alert you if they suspect something is wrong.

Neighbourhood watch

If your neighbourhood doesn't already have one, consider forming a neighbourhood watch committee. The committee would be responsible for discussing the goings on of the area as well as creating crime awareness and discussing any suspicious activity.

Be Smart with social media

Social media is a fantastic tool, one that works great for staying in touch with friends and for sharing travel experiences and photos after your trip is over. Remember that social media is built to be public, which means that it's a bit like talking to a crowd with a megaphone. Don't share travel plans unless you're comfortable with the entire social media community knowing about them. Because social media accounts default to a public setting, criminals can simply search for keywords like trip, travel, vacation, out of town and find descriptions of the dates and times that people will be leaving their homes.

Be wary of service providers

If you're hiring someone to fix a burst pipe, deliver water or install an appliance be wary of the areas of your house that they have access to. Criminals can easily pose as a service provider, as the position allows them unfettered access to your home, free of your suspicion. Make sure service providers are supervised and aren't wandering around your home freely with an opportunity to unlatch a window or disable a camera

House sitter

Consider having a friend or family member stay over at your home if you're going to be away for an extended period of time. This will ensure that someone is keeping an eye on your house, and the presence of someone in the house will deter burglars

House sitter

It is recommended that as an additional precaution, having alarm beams on your perimeter can deter opportunistic thieves from getting close enough to actually break the glass of your doors. CCTV cameras can also add an extra deterrent as the visibility of the cameras will discourage any theft due to the evidence being recorded. At NicozDiamond, you can earn a homeowners insurance discount for installing an alarm system.

With the above tips, you can secure your house to a great extent. However, there are many things beyond your control because of which you need to be extra safe. This is possible with the help of NicozDiamond's comprehensive home insurance that covers against theft and burglary. Additionally, home insurance covers accidental damage to the house contents as well giving you total peace of mind.



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Home Insurance

Home insurance covers all buildings including walls, fences and gates, boreholes, swimming pools, tennis and basketball courts against the perils of fire, lightning, explosion, storms, malicious damage, theft of fixtures and fittings and breakage of fixed glass.



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Safety from potholes this rainy season

Zimbabwe is a wonderful country with its own unique risks. One of the biggest irritations for motorists and one of the most damaging to cars is the dreaded pothole. The formation of potholes during summer is a common occurrence as it is directly related to the heavy rainfalls and the age or condition of the roads.

Although potholes are impossible to avoid, here are a few tips that should help you and your car make it through the potholes unscathed.

Pay Attention.

New potholes can appear quickly and without warning, especially after a period of rain. Make sure to obey the speed limit and keep enough distance between yourself and other motorists so you can spot and avoid potholes.

Maintain optimal tyre pressure.

Keeping your tyres at the recommended pressure level will help cushion the impact of an unavoidable pothole, as well as improving your vehicle's grip if the person in front of you swerves.

Avoid aggressive swerving

If the driver in front of or next to you swerved erratically to avoid a pothole, you probably wouldn't appreciate it. Always drive in a smooth and predictable manner. Sudden movement can startle other drivers and could cause loss of control. Maintain control of your vehicle at all times.

Don't slam on the brakes.

If hitting a pothole is inevitable, avoid stomping on the brakes. Aggressive braking will shift the weight of your vehicle forward into the pothole, which will increase the likelihood and severity of damage.



How potholes can cause damage and the warning signs to watch out for

Potholes are not just unkind to your tyres but could have an effect on various parts of your vehicle.

Steering wheel.

It will 'pull' which indicates misalignment. Your steering wheel should always point the same way as your tyres. Proper wheel alignment is crucial for handling and tyre function so visit an alignment centre to have this problem attended to.

Suspension damage.

The car might feel 'out-of-control' - bottoming out or bouncing erratically. You may feel swaying, especially on turns. It could mean that your suspension has been damaged, which could negatively affect shocks, struts, ball joints, steering rack, bearings, seals and tie rods - all crucial car components.

Tyre puncture, damage or wear

Regularly inspect your tyres for cuts or bulges.

Wheel rim damage

Regularly inspect your tyres for cuts or bulges.

Exhaust system damage

If strange sounds are coming from your exhaust, have it inspected by a mechanic.

Undercarriage

Hitting a pothole can dent or puncture the undercarriage of your car, which could mean leaking fluids and rust forming over time

You've hit a pothole - now what?

- Don't brake too hard because you will force the weight of your car forward and into the pothole, causing even more damage.
- Pull over in a safe spot and do a proper visual inspection of your car, especially the wheels and tyres.
- If possible, take a photo of the pothole and make a note of where it is.

So to sum up - potholes will never go away but adequate short-term insurance will provide peace of mind for the resultant damage on your vehicle and the absolute certainty of cover in all events.



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Merry Christmas

We wish you a Christmas filled
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