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International Women's Month

#EmbraceEquity

- **10 Safety tips for Women**
- **Car essentials list for Women**

10 Safety tips for women

March is recognised internationally as women's month and in this issue of the newsletter we celebrate and discuss subjects that affect women. As your insurer of choice, we take the liberty to share safety tips with criminal activity on the rise in Zimbabwe often targeted at women being more vulnerable and softer targets than men.

1. Always be aware

While going through your day-to-day duties of work, kids and school run keep awareness top of mind. Regularly check on your home and look for anything that's out of place. Don't forget to lock up when leaving in a rush, and always take note of your surroundings.

2. Never pull over

When someone points at your car, claiming that something is wrong. Suspects use this tactic to get you to open your window or get out of the car.

Rather drive to the nearest garage, shop or police station where you will be safe to have a look yourself or can ask for assistance.

3. Always remember to lock your doors

Always remember to lock your doors when driving. Suspects often hijack or smash-and-grab motorists stopped at a red traffic light. Don't make it any easier for them by simply leaving your doors unlocked.

4. Limit distractions in parking lots.

Tuck your phone safely in your handbag so you can keep your head up to look around and pay attention to your surroundings. If it's late and you feel uneasy or parked far from the entrance, ask a security guard to escort you to your car. If you reach your car and notice that it has a flat tyre, back away immediately and return to the shop from where you can safely ask for assistance or call for help.

5.Never walk alone

Never walk alone, especially at night. If it can't be helped, take all possible precautions to ensure your safety. Keep your phone out of sight and refrain from listening to music on earphones, as you won't be able to hear someone approaching you from behind.

6. Make eye contact

Make eye contact with other pedestrians. By doing this you send a strong defensive signal that you see them and could identify them if necessary. Look them in the eye and give a polite nod to acknowledge them.

7. Scream at the top of your lungs

Scream at the top of your lungs and twist your arm up and down if someone tries to grab you. Do anything you can to draw as much attention to yourself as possible.

8.Hit the body parts that are the most tender

Hit the body parts that are the most tender if you have to defend yourself against an attacker. You want to aim at whatever is going to hurt the most, regardless of the attacker's strength and size.

These are vulnerable areas like the eyes, nose, throat, groin and shin.

9. Never trust a stranger

Never trust a stranger based on his appearance. Most offenders don't even look like criminals and are sometimes dressed quite well.

10. Never leave your handbag unattended.

Purse snatchers are very sly and will grab your bag and disappear the moment you turn your back. Being a woman, you are most probably prepared for any situation and likely carry some form of documentation containing your physical address. That information in the wrong hands could put you at more risk.



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Car Essentials List for Women

What to Keep in Your Car So You're Safe and Comfortable

Female drivers often get unfairly judged for their skills behind the wheel. If you are a woman and drive a car, you're probably tired of hearing stereotypical comments about lady drivers being slow, reckless, and accident-prone. But studies prove otherwise. Women are actually better and safer drivers than men. Whether for long road trips or quick grocery trips, this list of car essentials for women will certainly help.

Phone Charger

Even if your smartphone has a long-lasting battery, you'll never know when it'll run out of battery. You need enough battery life to make calls when your car breaks down and ask for roadside assistance. So always keep a charger or power bank on hand.

Car Phone Mount/Holder and Bluetooth Headset

Safe driving entails having your hands on the steering wheel and your eyes on the road. Mount your phone on a steady holder, so you can navigate more easily when using driving apps.

Pair your phone with a Bluetooth headset, so you can answer important calls when you're driving alone.

Spare Tyre

Being a woman doesn't mean you can't change a flat tire by yourself. Find the right spare tyre for your particular car model and keep it in your boot.

Car Jack and Cross Wrench

A spare tyre isn't the only car essential for women when it comes to changing flats. You also need the right tools for jacking your car up and removing the lug nuts that secure the wheels. To do the job right, get the correct jack for your car and an X-shaped wrench for budging firmly installed lug nuts.

Jumper Cables

Having your car battery die on you when you're rushing to an important appointment can be very stressful. Among the car essentials for women that can save the day are jumper cables to get your battery going again.

Duct Tape

For any issue in your car that needs a temporary fix, you can count on duct tape to do the job. Use it for a leaking hose, broken mirror, or any damaged car part. It can last until you have the problematic part replaced.

Torch

A small torch and extra batteries are heaven-sent car essentials for women when you need to change a flat tyre in the dark. While your cellphone's built-in flashlight can also do the job, it's great to have a backup when your phone's battery has died.

Early Warning Device

When you pull over to the side of the road due to a car breakdown, you must use an early warning device (also called reflective triangle or warning triangle). This will make your car visible to oncoming vehicles and prevent you from getting hit at the roadside.

Bottled Water

You need to hydrate wherever you are, even when you're on the road. If your car stalls and you're stuck somewhere with no convenience nearby, having bottled water in your car will come in handy. It's also useful as a temporary fix for an overheating engine.

First-Aid Kit

A first-aid kit is one of the car essentials for women that you should never drive without. If someone in the car is injured, dizzy, or in pain, this kit can help them feel better while you drive to the nearest clinic or hospital.

Store these first-aid items in your glove compartment:

- Antiseptic
- Bandages
- Cotton wool balls
- Gauze pads
- Gloves
- Medicines for headache, dizziness, allergy, diarrhoea, etc.
- Scissors



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INTERNATIONAL
WOMEN'S
MONTH

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With you, for you

A checklist for the unexpected

No one expects to be involved in a car accident. But it can happen in the blink of an eye, whether it's your fault or someone else's. Most people say they know what to do next, until it happens to them. Here is our help guide to keep you prepared for the worst.

Immediately after the accident

- Stop the car as soon as possible – it's an offence not to do so.
- Turn off the engine.
- Switch the hazard lights on.
- Check for any injuries to yourself or your passengers.
- If it's a minor collision and there are no injuries, make a note of it just in case the other people later try to claim for an injury.
- Call the police and an ambulance immediately if anyone is hurt or if the road is blocked.
- Try to remain as calm as possible – it's normal to be shaken after an accident, take a few deep breaths and try to take stock of the situation as best you can remain calm, don't lose your temper.

If you are insured with NicozDiamond, the claims procedure is as follows:

Step 1

Immediately report the accident to the police and obtain reference number. Then contact your insurance broker or any of our branches near you directly quoting your policy number, date of loss, brief circumstances of loss, vehicle registration number and other pertinent details.

Step 2

If you have comprehensive cover, obtain at least 2 quotations from any of our list of preferred vehicle repairers accompanied by a completed motor vehicle accident claim form and certified photocopy of the driver's license to any of our branches near you or your insurance broker or agent.

Step 3

Once we have received these documents, the claim will be settled within the shortest possible period.

- Getting quotations from preferred repairers' usually speeds up the claims process.
- Incomplete documentation delays the claims process.
- Getting more than one quotation for the same accident from one single garage/repairer is considered fraudulent