

# INSURANCE



**NICOZDIAMOND  
INSURANCE LIMITED**

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## Ways To Keep Your Home Secure

NicozDiamond Insurance in the  
community

Winter Safety Tips for  
Homeowners

Hospital Cash Plan



**JULY 2023**

# Ways To Keep Your Home Secure

## Increase gate and fence security

Check that the hinges, bolt and padlock are secured on the garden side. If possible, install two different locks on a gate. Make sure that all of your fencing / security wall is in good condition – damaged panels could allow thieves to scope out the area and even gain access.

## Secure your outdoor buildings

An outdoor building is often an easy target, so protect yours with secure windows and strong door locks. Also consider adding an alarm – they're easy to install and ideal for protecting not only your shed but garage or outbuilding too. And don't forget the contents of your shed. It's easy to think that there's not much of value in there, but the tools stored inside could be used to break into your home. To guard against this, lock ladders and step ladders securely to a post or wall with a chain and padlock.

## Lock down garden valuables

It's a good idea to anchor any garden furniture or outdoor ornaments to a patio or hard surface with wall and floor anchors and a padlock. This can be especially important in the front garden where opportunistic thieves are more likely to pass by.

## Secure the car

Parking your car in a driveway rather than a garage makes it a more tempting offer to prospective thieves. Provide both a visual and physical deterrent with driveway security posts. Choose from simple lock up and down posts or retractable posts which can simply drop down into the ground when you need them out of the way.

## Pick plants to deter intruders

Dense, thorny shrubs or hedges can be off-putting to intruders so consider planting them on, or around, your home's perimeter to keep people off your property.



## Keep valuables out of sight

Keep your valuables out of sight or locked away when you're not using them. Invest in a safe to store your most important belongings. When choosing a safe, look for those provided with heavy-duty bolts that can be secured to walls or floors. Alternatively, you can try an under-floor safe fitted and hidden from view?

## Think about where to keep your keys

Intruders are known to use magnets to 'fish' for house and car keys so keep your keys away from the front door. Keyless cars could be stolen using a transmitter and amplifier. You can help prevent this hi-tech crime by keeping the keys in a metal key box to block signals.

## Look like you're home, when you're not

Empty homes are more likely to be targeted by thieves, so it's a good idea to make your home look like it's occupied while you're out. Fool opportunist burglars by switching on and off lights or turning on the radio to give them the impression you are at home, whilst away.

Smart plugs and smart lights allow you to manage your home with your smartphone when you are away. Or you can use programmable timers to control appliances so that they automatically switch on and off.

## Upgrade your window and door locks

Make it more difficult for intruders to enter through vulnerable doors or windows by improving their security. The majority of forced entry burglaries are committed through the weakest point, and this tends to be at the rear of the property, where passers-by are less likely to see what's going on. French doors can be particularly vulnerable. Padlocks are easily fitted to the inside of the doors and are released in seconds without the need for keys or a code.

## Photograph and mark your valuables

Take photos of your valuables and security mark as this can help the police to recover stolen items and improve your chances of getting them back in the event of loss or theft. Photos will also make it easier to claim on your insurance.



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# House Owners Insurance

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# NicozDiamond Insurance in the community

NicozDiamond is committed to supporting the less privileged in the communities in which it operates through its corporate social responsibility programme. Being an insurance company, the business understands the importance of timely and effective support for people in times of need.

Against this background and in line with the company's CSR programme, NicozDiamond identified a need at Midland's Children's Home and donated books and grocery requirements worth US\$5000. In the past the company has supported the home through a combination of monetary and in-kind giving, for the benefit of the 85 children and 15 staff members at the home. These donations resonate with NicozDiamond's passion for helping the underprivileged to live decently by availing basic needs.

"We look forward to many more years of making a positive contribution to the lives of those in need, and NicozDiamond will continue to offer support in line with one of our core values of CARE", said Mr Noel Manika, General Manager Operations at the official handover ceremony.

Midlands Children Home helps the vulnerable and disadvantaged children by providing shelter, food and clothing with the long term aim of reuniting the children with their families

The home advocates for the rights and needs of these children and encourages local community involvement as well as providing vulnerable children with skills and counselling so that they can become self-reliant.

NicozDiamond is a member of First Mutual Holdings Limited and contributes to the Group's robust corporate social responsibility programme which continues to impact positively on the future of young Zimbabweans with educational assistance and necessary ancillary services as well as support for tertiary education. This is being conducted through the First Mutual Foundation whose objective is to promote and raise the standard of living of the less privileged by availing them the opportunity to attain an education.

Additionally, the Group launched a First Mutual Africa University scholarship facility for disadvantaged students based on humanitarian need and academic excellence, and is assisting 6 students for a period of 4 years on this programme.



# Donation Presentation



# NicozDiamond's national scale financial strength rating of A+ (ZW) affirmed by GCR

When shopping for insurance, you want to buy protection from a company financially strong enough to compensate you when the need arises. An easy way to check on an insurance company's financial strength is to find out how they are rated by credit rating experts. Such ratings also give you better knowledge of the competency, standard and performance of a company, so that you can make a more informed decision over whether to choose a specific company as your insurer.

Credit rating companies look at anything that may impact the ability of an insurance company to stay solvent in times of a major crisis. They also conduct "stress tests" of a company's finances, looking at what may happen, for example, if an insurance company had to deal with more than five catastrophes in the same year.

The rating companies also consider what may happen in very difficult economic conditions, such as a major recession impacting premiums and new business, or a sustained period of low interest rates.

NicozDiamond has consistently enjoyed an A+ rating for financial strength, which was recently reaffirmed by the Global Credit Rating Company (GCR), a leading credit rating services provider, which rates the full spectrum of security classes and accords both international scale and national scale ratings. Together with its international affiliates it rates almost 3000 organisations and debt issues spanning four continents.

NicozDiamond's rating reflects the company's healthy business profile. The company's competitive position has remained strong, with the insurer occupying a top-tier position in the domestic short-term insurance market. The business holds a stable and significant market share, largely supported by long standing market relationships and strong brand equity within the domestic market.



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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**

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# ZUVA Petroleum Partnership

The business is expanding its distribution channel and has partnered with ZUVA to offer Motor insurance and Hospital Cash Plan. This partnership is aimed at providing affordable and accessible insurance to customers who frequent the ZUVA service station.

The partnership between NicozDiamond and ZUVA is a positive step towards promoting financial inclusion and providing accessible insurance to those who need it the most. By offering Motor Insurance and Hospital Cash Plan, customers can have peace of mind knowing that they are protected against unforeseen events that could cause financial strain.



## Selected Outlets

ZUVA Budiriro  
 ZUVA Marimba  
 ZUVA Southerton  
 ZUVA Coventry  
 ZUVA Chinhoyi  
 ZUVA Mathews  
 ZUVA Willowvale  
 ZUVA Kentucky  
 ZUVA Chitungwiza  
 ZUVA Matlock  
 ZUVA Bullion Kadoma  
 ZUVA Fairways Kadoma  
 ZUVA Breaside  
 ZUVA Grange  
 ZUVA Greendale  
 ZUVA Groombridge  
 ZUVA The Chase  
 ZUVA Strathaven  
 ZUVA Sherwood  
 ZUVA Lorraine Drive  
 ZUVA Pomona  
 ZUVA Greencroft  
 ZUVA Chinhoyi Street  
 ZUVA Montague  
 ZUVA 4th Street  
 ZUVA Enterprise  
 ZUVA Helensville

# Winter Safety Tips for Homeowners

Taking some smart precautions can reduce your risk of home damage during winter and ensure your home insurance policy covers any that do occur. You may want to consider implementing some or all of the tips outlined below to mitigate or avoid significant loss from these or other winter related weather risks.

## **Don't Overload Your Circuits**

Our circuits often work extra hard during the winter. Portable heaters, electric blankets, and other items designed to keep us warm as we spend more time indoors running appliances and using electronic devices.

However, we should be cautious about overloading our circuits with all these extra devices as doing so can lead to blown fuses, which can be dangerous and start a fire. This is especially true when you're not at home. We all want our house to look lit up and majestic even when we're out somewhere, but if a fire breaks out while no one is there, it can get out of hand very quickly. So, consider unplugging anything inessential when you're stepping out, and speak with NicozDiamond Insurance to find out whether you're covered for fire damage (and under what conditions).

## **Chimney Fires?**

Here are tips to keep this from becoming your insurance claim!

- **Burn seasoned wood**

Wet wood causes creosote, a black, tar-like substance that forms inside your chimney when smoke doesn't entirely escape to build up. In that regard, burn wood that has dried for at least 6 months and has a moisture content of less than 20%.

- **Install a chimney cap**

A chimney cap will prevent debris like leaves from entering your chimney. Leaves and animal nests can easily fuel a chimney fire.

- **Use of fire guard**

Use a fire guard to protect your fire place as you warm yourself. Sparks of lint can break out and cause a fire to your carpet, or blankets close by or can burn you.

## **Gas Heater Safety**

Gas heaters have become common place in most Zimbabwe households these days. At this time of the year when we start to notice the chill in the air, many of us reach for the ignition switch on our gas heaters.

However, there is need to do this safely by attending to the following:

- Always turn your heater off before going to bed or leaving your property.
  - Make sure all the components like the heater, regulator and hose connectors of your unit are well-maintained.
  - Do not use aerosols or flammable cleaning liquids or sprays in close proximity to the heater.
  - Avoid sitting or standing too close to your heater, it might feel nice and cosy but gas burns are very unpleasant.
  - Always ensure that the room in use is well-ventilated. If it becomes stuffy, open windows and doors to allow fresh air in immediately. Carbon monoxide is a colourless and odourless gas that can go completely unnoticed yet cause serious illness or, in severe cases, death due to poisoning.
- Keep children and pets away from gas heaters - those tiny fingers or paws might just wander into the wrong place.
  - Never place clothes or other items like towels over your heater. We have all been guilty of this at least once, whether it is heating up a towel while showering or socks before going to bed. Remember that this is dangerous as a fire can start without anyone noticing.
  - Do not move your unit while it is in use. First turn it off and wait for it cool down a little before moving it around.
  - Keep gas heaters at least one metre away from all flammable objects including furniture, curtains, books and boxes.





# NicozDiamond Insurance introduces the Hospital Cash Plan

## 1. What is the NicozDiamond Hospital cash plan cover?

The hospital cash plan (HCP) is a micro insurance product developed by NicozDiamond to provide cover to individuals and even small business owners. The policy protects the insured in the event of hospitalisation for more than 48 hrs as a result of injury or sickness suffered during the period of insurance by paying out US\$50 for each day of being admitted in a hospital with a monthly subscription of only US\$1.

## 2. How different is it from medical aid?

Medical aid and the hospital cash plan are not the same, and definitely not substitutes of each other. Whilst medical aid covers medical expenses, the hospital cash plan covers other, non-medical living costs that arise as a result of the insureds hospitalisation. HCP is actually a cash pay-out.

## 3. Who is Eligible to join?

The plan is available for customers who are between the ages of 18 to 60 years. Children who are below the ages of 18 can join as dependants of main member.

## 4. Why should people take out the hospital cash plan?

- The plan affords the client the option of how to use the pay out according to their needs.
- Family income deficit is alleviated when the breadwinner is hospitalised.
- The plan is affordable and there are no medical examinations required.
- Pre-existing conditions/ailments are covered (including HIV/Aids).

## 5. Are there any waiting periods?

- Only claims as a direct consequence of an accident will be considered during the waiting period.
- Waiting periods will apply on the policy for hospitalisation due to illness.
- Hospitalisation due to illness: 3 (three) months after inception
- Hospitalisation for surgery: 6 (six) months after payment of the first premium unless the surgery is a result of an accident.

## 6. Where can this product be purchased from?

WhatsApp us on 0775 512 010 or visit our Harare, Bulawayo, Gweru, Masvingo and Mutare branches as well as your insurance broker.



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# Introducing Hospital Cash Plan

A plan that cushions you against income loss in the event of hospitalisation.



- Get cover from just US\$1 per month.
- Covers you and your beneficiaries.
- Receive US\$50 each day of hospitalisation.\*

To sign up: 📞 +263 775 512 010

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