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<b>PRODUCT NAME</b>	<b>MOTOR – THIRD PARTY INSURANCE</b>

## 1. Motor Third Party Insurance

The most common and basic type of motor insurance which is issued in fulfillment of the Road Traffic Act Chapter 13.11. It is commonly known as RTA Cover (meaning Road Traffic Act Cover) or simply as Act Insurance or Full Third Party (FTP) Insurance. Third party insurance is compulsory in Zimbabwe for the purposes of getting vehicle licenses through ZINARA on a quarterly basis.

Motor third party insurance provides the following basis covers;

- Third Party Property Damage** limit of \$3,000 per accident. The cover can be optionally increased subject to payment of additional premium above the legislated rates upon request. Third party property damage is damage to third party vehicles or any other third party property. The insured's motor vehicle is not covered.
- Third Party Bodily Injury &/or Death** – covers death or injury of pedestrians or other road users excluding passengers up to a limit of \$20,000 per accident for private cars and up to \$30,000 per accident for public passenger vehicles.
- Passenger Liability** – covers against passenger liability for non-public service vehicles up to a limit of \$2,000 per passenger and \$10,000 any one accident. The cover is for medical expenses and death benefit up to the given limits. Passenger Liability for public service vehicles (buses, commuters and taxis) is sold separately through passenger liability discs at a price of \$15 per passenger for a period of a year.

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