

**SPEECH DELIVERED BY MR DAVID NYABADZA, CHAIRMAN OF THE  
PUBLIC RELATIONS COMMITTEE OF THE INSURANCE COUNCIL OF  
ZIMBABWE**

**EVENT: MANICALAND EASTER ROAD SAFETY CAMPAIGN**

**VENUE: MAGAMBA TOLLGATE, MUTARE**

**DATE: 30 MARCH 2021**

**PROTOCOL:**

- MINISTER OF STATE FOR MANICALAND PROVINCIAL AFFAIRS & DEVOLUTION AND PROVINCIAL ROAD SAFETY CHAMPION, HON. NOKUTHULA MATSIKENYIRI
- PROVINCIAL HEADS
- INVITED GUESTS HERE PRESENT

The Insurance Council of Zimbabwe is privileged to be participating in the launch of the Easter Road and Covid Safety Campaign. The Insurance Council of Zimbabwe, ICZ as some of you know it, is an association of short-term insurers and reinsurers in Zimbabwe, whose

mandate is to promote and protect the interest of its members through advocating for optimum operating conditions that promote growth and sustainability of the sector.

As insurers, we are in business to pay claims whenever the risk insured against occurs. With relevance to today's event, insurance pays for claims arising from road accidents where there is damage to vehicles and infrastructure, where passengers and drivers are injured and in the most unfortunate circumstances where there is loss of life.

ICZ has in the past responded to several road accidents declared national disasters. In liaison with the Civil Protection Unit, ICZ has assisted victims through payment of medical expenses and death benefits. Statistics show that most of these heartbreaking accidents occurred in the Manicaland Province. Hon. Matsikenyiri we appreciate and applaud you for taking the initiative to champion road safety in this province.

Our presence here today is a confirmation that we would rather have lives saved than pay claims for lives lost or disabilities as a result of injuries sustained in road accidents. We join the Government of Zimbabwe and all stakeholders here present interested in promoting road safety to encourage good and cautious behaviour that prevents accidents and preserves life.

The Covid-19 pandemic has had devastating effects the world over taking more lives than road accidents. We now have to fight two wars –~~the~~ road carnage and the corona virus. In addition to road safety, ICZ is encouraging owners of both private and public vehicles to ensure that all their passengers practice the recommended safety precautions to stop the further spread of the corona virus.

We appeal to the citizens of Zimbabwe to take heed of calls to desist from immoral and negligent behaviour while on the road. Not only do we lose lives but such disastrous events curtail progress in economic growth. Productive lives are cut short, sustenance of

dependents is compromised, and national infrastructure as well as assets are damaged.

As much as we are advocating for road safety, we cannot ignore that genuine accidents do happen. As the Insurance Council, we are appealing to all motorists to be compliant with insurance requirements to guarantee compensation for victims and restoration of damaged assets and infrastructure.

ICZ has on several occasions stepped in with ex gratia payments to assist victims of national disaster road accidents where the owners of the public service vehicles do not have the required insurance. It should be noted that this gesture has unfortunately depleted claims reserves that is supposed to benefit bona fide policyholders of Public Passenger Liability. It is not viable for insurers to pay compensation for accidents of vehicles without insurance. We are appealing to the law enforcement agents to ensure that Public Service Vehicles on our roads are compliant with the Public Passenger Liability insurance as required by the Road Traffic Act.

Public Service Vehicle operators are encouraged to do right by their passengers and have insurance cover to assist them in the unfortunate event of an accident.

Let us all play our part in preserving life by being responsible passengers, drivers and citizens.

On behalf of the Insurance Council of Zimbabwe and its Members,  
I wish you all a happy and safe Easter holiday, free of both road carnage and further corona virus infections.