

EcoSure Moovah Terms and Conditions

This document sets out the terms and conditions of the EcoSure Moovah offered by Econet Insurance (Private) Limited (“Insurer”) to its Customers. Please read and fully understand each clause set out in these terms and conditions.

These terms and conditions can be changed on approval by the commissioner of insurance and but subject to sixty (60) days’ notice to customers. The Insurer will notify Customers by SMS and/or by email where applicable, of amendments to these terms and conditions and ensure that they are available at all customer service touch points and on the official website. When a Customer registers for the EcoSure Moovah, the Customer must know and fully understand the terms and conditions set out in this document. Any customer who does not accept the changes to the terms and conditions of this agreement shall notify the Insurer in writing within thirty days of posting of the amendments at the customer touch points, and such notification shall be deemed to constitute termination of the insurance policy with effect from the date on which the new amendments take effect.

Confirmation of registration means that the Customer agrees to abide and be bound by these Terms and Conditions, in respect to the EcoSure Moovah.

1. EcoSure Moovah

EcoSure Moovah is a motor insurance product offered by Econet Insurance (Private) Limited.

2. Registration

- 2.1 An individual may register as an EcoSure Moovah customer through the EcoSure Moovah Mobile Phone App, website, USSD or through any other means as may be advised by the Insurer. They may then insure their vehicles through the same platforms.
- 2.2 To complete the registration process, the customer will be required to provide the following information:
 - 2.2.1 Full Name
 - 2.2.2 Phone Number
 - 2.2.3 Address
- 2.3 A fully registered customer may add vehicles under their EcoSure Moovah profile. There is no limit to the number of vehicles that can be added under one’s profile. These vehicles may then be insured individually under distinct policies for each vehicle.

3 Policy Commencement and Duration

- 3.1 Cover under EcoSure Moovah is effective from the time of payment of the premium.
- 3.2 The Insurer reserves the right to decline cover for any vehicle insured through any channel. Where cover has been declined, the Insurer will return all premiums paid and cover will be declared void from the beginning.
- 3.3 Where cover is declined, the insurer will inform the customer through SMS, Phone Call, e-mail or any other means that may be available to both the Customer and the Insurer.
- 3.4 All refunds will be done through the same payment channel used to pay the premium.
- 3.5 All policies shall have a minimum term of 4 months.
- 3.6 Where premium are paid once off in advance, cover shall be active throughout the policy term
- 3.7 Where monthly premiums are paid, cover shall last for month and will be automatically renewed upon payment of the premium.

- 3.8 After the Insurer has accepted cover for the vehicle, no premium will be refundable for whatever reason.
- 3.9 The customer must ensure the insurance interest on the insured vehicle.

4 Benefits

- 4.1 The customer may insure their vehicle under the following cover:
 - 4.1.1 Comprehensive insurance cover which provides the following benefits:
 - 4.1.1.1 Cover to own vehicle up to the sum insured.
 - 4.1.1.2 Cover to third party property up to \$20,000
 - 4.1.1.3 Cover on third party death and injury up to \$20,000
 - 4.1.2 Statutory Road Traffic Act Cover which provides the following benefits:
 - 4.1.2.1 Cover to third party property up to \$2,000
 - 4.1.2.2 Cover on third party death and injury up to \$3,000
- 4.2 All EcoSure Moovah policies will be entitled to the following additional benefits:
 - 4.2.1 \$500 payable in the event that the policyholder dies due to accident involving the insured vehicle.
 - 4.2.2 \$50 paid every 24 hours in the event that the policyholder is hospitalised due to accident.
 - 4.2.3 In the event that the occupants of the insured vehicles die or are permanently disabled due to accident involving the insured vehicle, benefits of up to \$2,000 are shared among the deceased and or the permanently disabled. Permanent disability is as defined under section 6 below.
- 4.3 No benefits are payable in respect to:
 - 4.3.1 Temporary disability of any kind
 - 4.3.2 Death or disability resulting from an accident which does not involve the insured vehicle.
 - 4.3.3 Death or disability resulting from natural causes i.e. non-accident events
 - 4.3.4 Hospitalisation resulting from any other cause except accident involving the insured vehicle.
- 4.4 The benefits shall have the following limits per term:
 - 4.4.1 \$500 in respect to death of the policyholder
 - 4.4.2 \$500 in respect to hospitalisation
 - 4.4.3 \$2,000 in respect to death and/or disability of the occupants of the insured vehicle.
- 4.5 For every Cover Note issued, the customer may choose between Five (5) dollars airtime and delivery to their appointed address.
- 4.6 The terms and conditions for the Comprehensive and Third Party Cover shall be specified in the policy document and the policy schedule provided to the customer at policy inception.

5 Premium Payment

- 5.1 All premiums are due on the first day of cover.
- 5.2 Where premium are paid at any frequency which is less than the term of the policy, the Customer authorises the Insurer to debit their EcoCash Wallet for the first Premium and monthly thereafter, during the stipulated collection periods.

6 Permanent Disability

Permanent disability shall mean	Percentage of compensation
(a) loss by physical separation at or above the wrist or ankle of one or more limbs _____	100
(b) permanent and total loss of	

	whole eye _____	100
	sight of eye _____	100
	sight of eye except perception of light _____	75
(c)	permanent and total loss of hearing	
	both ears _____	100
	one ear _____	25
(d)	permanent and total loss of speech _____	100
(e)	injuries resulting in permanent total incapacity from following usual occupation or any other occupation for which such person is fitted by knowledge or training _____	100
(f)	loss of four fingers _____	70
(g)	loss of thumb	
	both phalanges _____	25
	one phalanx _____	10
(h)	loss of index finger	
	three phalanges _____	10
	two phalanges _____	8
	one phalanx _____	4
(i)	loss of middle finger	
	three phalanges _____	6
	two phalanges _____	4
	one phalanx _____	2
(j)	loss of ring finger	
	three phalanges _____	5
	two phalanges _____	4
	one phalanx _____	2
(k)	loss of little finger	
	three phalanges _____	4
	two phalanges _____	3
	one phalanx _____	2
(l)	loss of metacarpals	
	first or second (additional) _____	3
	third, fourth or fifth (additional) _____	2
(m)	loss of toes	
	all on one foot _____	30
	great, both phalanges _____	5
	great, one phalanx _____	2
	other than great, if more than one toe lost, each _____	2

7 Misrepresentation and Fraud

- 7.1 Any misrepresentation or non-disclosure of a material fact by the Customer may result in the policy being cancelled, a claim rejected or the policy being voided from inception without any refunds in premiums.
- 7.2 Any fraudulent act used to obtain any benefit under this policy may render the policy cancelled or void from inception and any claim or premiums paid in such event will be forfeited.

8 Delivery

- 8.1 The Insurer reserves the right to decline delivery of a Cover Note to any address for any reason that the Insurer may see fit.
- 8.2 Delivery to any address outside the major cities shall be restricted to the nearest post office where the customer may collect their cover note.