

## It's unfortunate, but accidents do happen – are you prepared?

### Motor Insurance

It's a fact that your car could be stolen and accidents happen in the blink of an eye.

BIC offers three (3) types of covers for private motor insurance:



#### Comprehensive Motor Insurance

- Comprehensive motor insurance provides cover in case your vehicle has been stolen, damaged by fire or any act of nature; or for any accidental damage, hijacking and damage to third parties and their property.

#### Third Party, Fire and Theft

This cover is available to you if the value of your vehicle is relatively low.

- With third party, fire and theft vehicle cover you can claim for certain specified damages to your vehicle and if it is stolen.

#### Third Party Only

- Third Party only covers for damage caused to other parties and their property.

#### Excess Buy Back

This cover works alongside the motor protect policy.

- Protects the excess on your motor vehicle insurance policy in the event of a claim.
- Covers the cost of excess in the event of a claim, up to a pre-agreed limit.

Disclaimer: Contents of this brochure are summarised. Terms and conditions apply

## Make sure you are an informed traveler!

### Travel Insurance

Travel insurance is a must whether you are travelling overseas or coming to Botswana.

BIC offers a complete range of travel insurance plans for leisure travellers as well as business travellers.



- The cover caters for unforeseen loss of baggage, trip cancellation, trip interruption, travel delays, missed connections and medical expenses.
- Business travel insurance also covers business equipment, including business laptops and mobile phones.

Best Insurer of 2021



For more information contact us at:

Contact our office @ +267 3600 500

WhatsApp: +267 76 115 593 Email: enquiries@bic.co.bw

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# Personal Insurance



Get your personal belongings covered by Botswana Insurance Company (BIC)

**BIC**  
BOTSWANA  
INSURANCE COMPANY

**Making life better**

Contact our office @ +267 3600 500  
or visit [www.bic.co.bw](http://www.bic.co.bw) for more information.

A member of the BIHL Group

# Get your personal belongings covered:

## Houseowners Insurance

What if your house gets burnt down today, gets struck by lightning, or even damaged by other causes?



Home ownership is one of the largest personal investments we will make in our lives and a significant achievement for most of us. The reality is that natural disasters or accidents can strike at any time and may cause damage to your dream home.

### **BIC's homeowners insurance provides cover for:**

- Loss, destruction or damage to your house caused by storm, fire, lightning, flood.
- Cover for the house include outbuildings, fixtures and fittings swimming pools & perimeter walls.
- Replacement costs include professional fees, e.g Architect or Engineer's' fees, fire brigade charges, demolition and debris removal costs.

BIC's personal insurance cover offers affordable individual policies that suit your needs and give you peace of mind.

## Householders Insurance

It's a fact! House breakings do happen.



Our homes carry our most valued possessions and the only time we realize how much we own is when they are damaged or stolen.

### **BIC's Household Contents Policy covers:**

- Lost or damaged contents or personal effects caused by theft, fire, lightning, storm, and flood.

## Personal All Risks

Stop and think! How would you replace everything that you carry with you every day?

### **BIC's Personal All Risks Policy covers:**

- Theft, fire, accidental loss or damage to movable accessories or personal effects that can be worn or carried by a person. These include your handbag, wallet, sunglasses, jewellery, laptop, camera, or any other portable electronic devices whilst in or away from your home.

## Personal Accident Insurance

This policy compensates you or your spouse in the event of death or bodily injury following an accident to a conveyance in which you were travelling subject to proof as would satisfy a court of law that death caused by accident should be presumed.

We will not be liable for bodily injury, death, permanent disablement or disappearance sustained while participating in sports, motorcycling, air travelling in an aircraft that is not licensed for the carriage of passengers or as a member or acting member of the crew or for trade or technical operation connected with the aircraft.

### **What It Covers**

- Death
- Bodily Injury
- Permanent Disablement

## Small Leisure Craft

Covers accidental loss or damage to your aircraft. It includes coverage for theft of the vessel and its contents, both separate and together, personal effects, malicious damage and transit damage for aircrafts.