



WHY CAR INSURANCE IS IMPORTANT IN LESOTHO

Don't take the risk of driving without car insurance in Lesotho. Find out why it's important to have car insurance and how to get affordable coverage.

INSURANCE
Le Nthoa Rona


THABA-BOSIU
RISK SOLUTIONS
PROTECTING THE NATION



01

PROTECTION FOR YOUR CAR

Car insurance protects your vehicle in case of an accident, theft, or damage. Without insurance, you will have to pay for these expenses out of pocket, which can be costly and financially devastating for both individuals and businesses.

The advantage of taking out private car insurance through Thaba Bosiu Risk Solutions is that we offer **free Roadside Assist** to ensure peace of mind and convenience in cases of unexpected events.

Overall, car insurance in Lesotho is a must-have for every driver to protect themselves and their vehicles.

ROADSIDE ASSIST BENEFITS

Roadside Assist provides the insured person with:

- Jump starts
- Flat tyre changes
- Battery jump-starts
- Fuel delivery
- Changing flat tyres
- Locksmith
- Vehicle repatriation
- Courtesy accommodation (if the trip is interrupted)
- Ambulance service (emergency medical response, stabilisation, and medical transportation)
- Accident reporting to the police.



PROTECTION FOR YOURSELF & OTHERS

Car insurance not only protects your vehicle, but it also provides protection for yourself and others on the road. In the event of an accident, insurance can cover medical expenses and even legal fees if necessary. Without insurance, you could be held personally liable for these expenses.

In addition, some insurance policies offer coverage for damage caused to other vehicles or property, something which can help prevent lawsuits and legal disputes.

Overall, car insurance in Lesotho is essential to your safety and financial security.

FINANCIAL SECURITY

Car insurance in Lesotho is not just about protecting your vehicle and others on the road. It's also about financial security. Without insurance, you could face significant expenses in an accident, including medical bills and legal fees. These expenses can quickly add up and leave you in a difficult financial situation. By investing in car insurance in Lesotho, you can have peace of mind knowing that you are protected in case of an accident and won't be left with a hefty bill to pay.

PEACE OF MIND

One of the most significant benefits of car insurance in Lesotho is peace of mind. Knowing that you are financially protected in case of an accident can help alleviate stress and anxiety. You can focus on driving safely and enjoying the road rather than worrying about what might happen if something goes wrong. With car insurance in Lesotho, you can have the confidence to hit the road and enjoy your travels, knowing that you are covered in case of an unexpected event.

INSURANCE TIPS



BUNDLE YOUR POLICIES

A way to save money on car insurance is to bundle your policies. Many insurance companies offer discounts if you have multiple policies with them, such as car insurance and homeowners' insurance.



DRIVE A SAFE CAR

The type of car you drive can also impact your car insurance rates. Vehicles that are considered safer and less likely to be stolen or involved in accidents typically have lower insurance premiums. Before purchasing a car, research its safety ratings and theft rates to see how it may affect your insurance costs. Also, consider installing safety features such as anti-theft devices to reduce your rates further.



DO NOT UNDER-INSURE YOUR CAR

Avoid the temptation of under-insuring your car, as you will not receive total compensation from your insurer in the event of an accident or if the vehicle is stolen. You may need to pay out of pocket to repair your car damage in the event of an accident or to replace it if stolen.

The wise thing to do is to purchase adequate coverage for your vehicle.



SHOP AROUND

One of the easiest ways to save money on car insurance in Lesotho is to shop around for the best rates. Don't just settle for the first quote you receive. As expert insurance brokers in Lesotho, Thaba Bosiu Risk Solutions can save you time and money by sourcing and presenting different car insurance options for you to choose from.

Remember that the cheapest option may not always be the best as they may not cover you for critical requirements. The amount of coverage and customer service the company offers is very important. Good customer service gives you peace of mind because you know you can access your insurer at critical moments; they respond to queries and support you when needed.

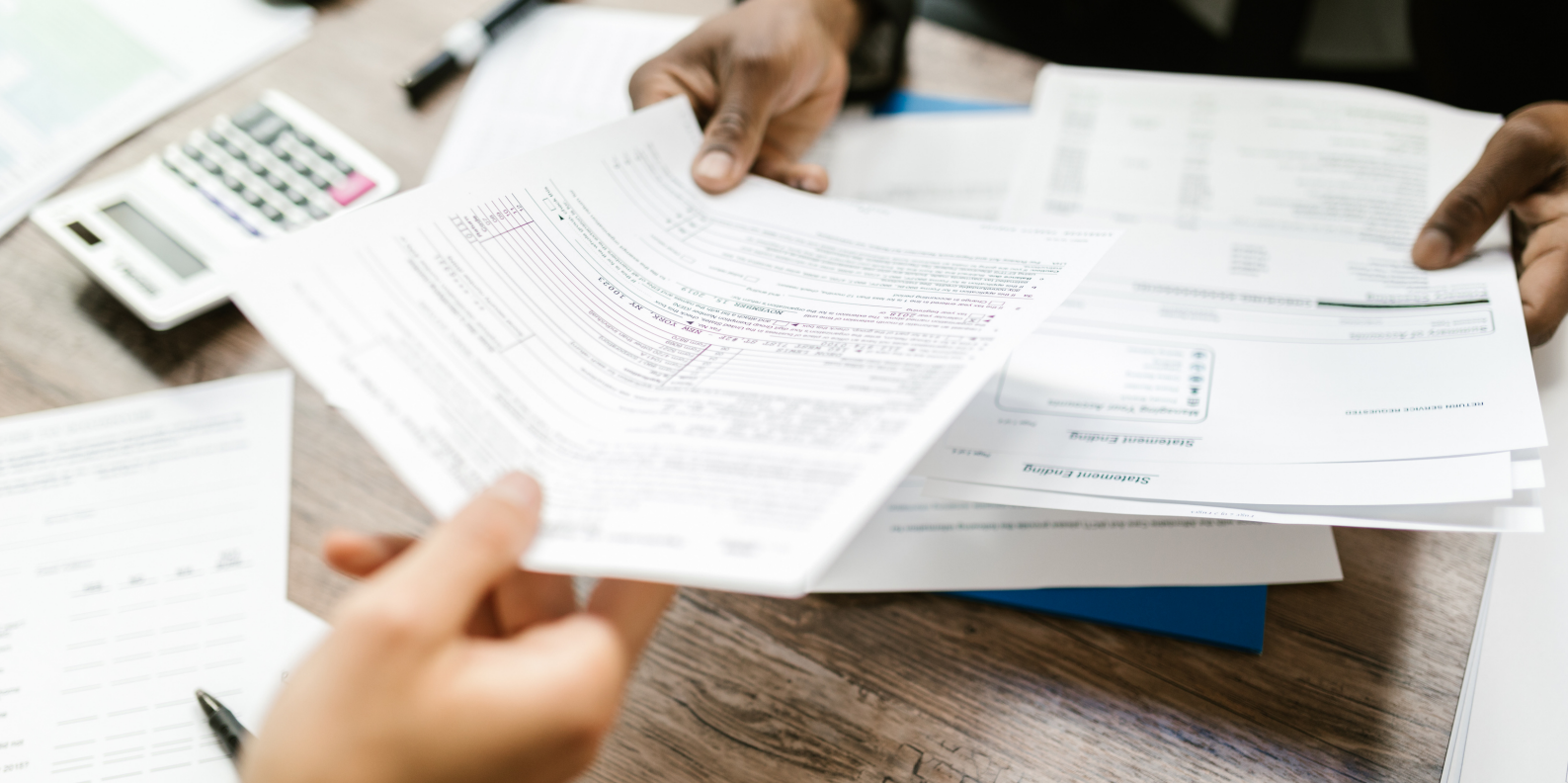
We understand that most people do not have time to shop around for insurance. That's where Thaba Bosiu Risk Solutions comes in. We're expert brokers with vast knowledge of the insurance industry. We have the ability and capacity to assist our customers in sourcing the most suitable car insurance in Lesotho.



MAINTAIN A GOOD DRIVING RECORD

One of the most effective ways to save money on car insurance in Lesotho is to maintain a good driving record. Insurance companies typically offer lower rates to drivers with a history of safe driving with no accidents. Most often, things that lead to accidents include driving at high speeds and driving under the influence of alcohol or drugs. Avoid accidents by driving home with a friend or taking a taxi home if intoxicated.

If you have a clean driving record, mention it when buying car insurance.



UNDERSTAND YOUR MOTOR INSURANCE POLICY

Most people only think of their insurance policies once something happens. However, the best time to read and understand your policy is before something unexpected happens. In this way, you will understand important issues, such as:

- What the policy covers and does not cover.
- Limits of the policy - which may include maximum amounts to be paid in the event of an accident and limits on services, such as towing, labour, rental cars, body injury and property damage liability.
- Exclusions - most insurance policies include things that need to be covered or excluded from the policy. It is crucial to understand the policy exclusions so that you are not taken by surprise at the time of claiming. This understanding will help you to consider enhancing your policy to cover any loopholes.



USE EXPERIENCED INSURANCE BROKERS

*Thaba Bosiu Risk Solutions are expert insurance brokers.
We help customers select the right insurance options
to suit their needs.*

CONTACT US FOR MORE INFORMATION AND FREE QUOTE

- **Telephone:** +266 22313018 / 52500404/5
- **WhatsApp:** +266 5955 5550
- **Email:** info@thaba-bosiu.co.ls
- **Website Chat:** Visit www.thaba-bosiu.co.ls to speak to our sales agents

OR SMS QUOTE to 32221 & We will call you back!

