



INSURANCE IS ESSENTIAL FOR LESOTHO CONSUMERS DURING THE FESTIVE SEASON

The festive season in Lesotho and globally is a time of joy and rest but can also bring unexpected challenges and risks. Having insurance is more important than ever during this time of year.

Whether hosting a big family gathering, travelling to visit loved ones, or simply indulging in some retail therapy, the festive season presents unique situations that can leave you vulnerable to accidents, thefts, or other unforeseen events.

We encourage consumers in Lesotho to have the right insurance cover to protect themselves and their loved ones during the most wonderful time of the year. After all, the best gift you can give yourself and your family is the gift of financial security.

Examples of Insurance to consider during the Festive Season

There are various types of insurance that we encourage consumers to consider at this time.





Car Insurance

During the festive season, people travel a lot locally or regionally for family or group holidays and leisure activities such as parties, festivals, picnics, family gatherings and other leisure activities.

This time of year, travel comes with many risks of accidents due to the number of cars on the roads coupled with festive activities, which may involve alcohol consumption.

In addition, there are risks of vehicle breakdowns due to worn-out parts, tyre punctures and tares due to potholes and uneven surfaces. There are also high risks of car thefts and hijacks.

We encourage consumers who do not have vehicle insurance to take out vehicle insurance and understand their vehicle insurance policies in detail, including the exclusions and terms and conditions.

Exclusions refer to what is not covered by the policy, in which case the cover would have to be taken separately should the consumer desire that. Terms and conditions refer to conditions under which cover is guaranteed and claim payments made.

As you prepare for the festivities and plan your vacations, take a moment to review your insurance policies.



Medical Aid Cover

Although the festive season may be a time for rest and festivities, we encourage consumers to remember that it is also a period of high accidents. In the unfortunate event of a severe accident or minor health incident, it helps if one has medical aid which covers in and out-of-hospital treatment.

House Contents Insurance

Festive seasons travel outside the home for holidays, for a well-deserved break increases the home's vulnerability. This is the time for high risks of home or house break-ins and robberies. We encourage consumers to have Contents Insurance anytime, especially during the festive season.

Personal All-Risk Insurance

When travelling for holidays, it's natural for people to take their cameras and phones to capture memories and stay in contact with loved ones. Others bring other valuable items such as jewellery, laptops, and other gadgets. If not insured, these items' breakage, loss or theft may set one back financially. Therefore, we encourage consumers to insure these valuable items before embarking on their end-of-year travels.

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