FREE GUIDE · 2026



Botswana

# MVA Fund Botswana: road accident claims guide

5 chapters · every source listed

Tulinde

tulinde.africa · independent guide, not an insurer

Tulinde — independent guide, not an insurer

# MVA Fund Botswana: road accident claims guide 2026

For people injured in a road crash in Botswana and the families of people killed: what the MVA Fund pays, the five-year limit, the documents, and what a private motor policy adds.

This guide puts together 5 pages of Tulinde Botswana (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 16 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

## Contents


1. **MVA Fund Botswana: who is covered and how to claim after a road crash** — reviewed 31 October 2026
2. **MVA Fund claim deadline calculator (Botswana)** — reviewed 31 October 2026
3. **Car insurance in Botswana: the MVA Fund and voluntary motor cover** — reviewed 31 October 2026
4. **Third-party vs comprehensive car insurance in Botswana** — reviewed 31 October 2026
5. **Travel insurance for Botswana: visitors, foreign vehicles and the MVA Fund** — reviewed 31 October 2026
6. **Sources**


> Tulinde is an information and introduction service run by Takat AI. It is not an insurer, a broker or an agent, and it does not sell, price, rank or rate policies. Always read the policy wording before you buy.

Chapter 1

# MVA Fund Botswana: who is covered and how to claim after a road crash

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/mva-fund/

**Short answer** Checked 31 October 2026

The **Motor Vehicle Accident Fund (MVA Fund)** compensates people injured, and the dependants of people killed, in a road crash **inside Botswana**, whoever was at fault, under the **Motor Vehicle Accident Fund Act No. 15 of 2007**. All benefits together are capped at **P1,000,000 per injured person**; a negligent party gets medical treatment and rehabilitation only, up to **P300,000**. Funeral expenses are paid up to **P7,500**. It is financed by a levy on every litre of petrol and diesel, and does **not** pay for damaged vehicles or property. Since 1 December 2022 a claim must be lodged within **five years** of the crash. Toll-free: **0800 600 739**.

## Who the MVA Fund covers

"Any person injured in a road crash within the borders of Botswana is eligible to be covered" (MVA Fund, who is covered). The 2007 Act introduced a hybrid of fault and no-fault compensation: victims are covered whoever caused the crash, and the negligent party gets limited cover (MVA Fund profile).

The Fund is paid for at the pump: section 17 of the Act has a levy retained on every litre of petrol and diesel sold or imported and paid over to the Fund. Drivers do not buy a policy for this cover.

> The MVA Fund pays for **injury and death only**. "MVA Fund is not liable for any damaged property" (FAQ). Repairs to your car or anyone else's need private motor insurance. A crash outside Botswana is not covered either.

## What the MVA Fund pays, and the limits

The Fund compensates medical expenses and rehabilitation, funeral expenses, loss of earnings, loss of support and incidental expenses such as transport and accommodation while seeking treatment

(exclusions page).

| Benefit | Limit | Source |
|---|---|---|
| All benefits together, per injured person (medical, loss of income, incidentals, funeral) | P1,000,000 | Regulation 15(1), S.I. 144 of 2022 |
| A negligent party: medical attention and rehabilitation only | P300,000 | Regulation 15(2), S.I. 144 of 2022 |
| Loss of income | Worked out on a monthly income of at most P6,000; the Fund gives P300,000 as the maximum | Regulation 11(4), S.I. 144 of 2022; MVA Fund FAQ |
| Loss of support, per dependant | P300,000 in total, on a monthly payment of at most P6,000 | S.I. 145 of 2022, paragraph 2 |
| Funeral expenses | P7,500 | MVA Fund check list |

Sources: Motor Vehicle Accident Fund (Amendment) Regulations, 2022 and Benefits for Loss of Support Order, 2022; MVA Fund check list; FAQ.

If you have medical aid, it pays first: "The Medical aid is your primary health insurer and the Fund is secondary", and the Fund pays your co-payment. When your medical aid limit is exhausted, the Fund covers 100% against a letter of exhaustion from the medical aid (FAQ).

## Exclusions and reductions

- Not covered: shock or trauma of people who only witness or hear of a crash, loss of business profits or investments, fraudulent claims, crashes in restricted areas such as an aerodrome or a mining area, and illegal immigrants.
- A driver's loss of income is cut by **50%** when the alcohol level exceeded the legal limit; so is the loss of income of a passenger who knew the driver was drunk.
- Loss of income is cut by **25%** when the person did not wear a seatbelt, was not on a proper seat, or rode a motorcycle without a helmet.

Source: MVA Fund, exclusions. The Fund may also recover what it paid from a person who caused the crash while drunk or drugged, driving recklessly, without a valid licence, in a defective vehicle that caused the crash or in a vehicle known to be stolen, and from an owner who allowed such driving (section 30 as substituted by the Amendment Act 2021).

## Deadline: five years from the crash

The Motor Vehicle Accident Fund (Amendment) Act No. 13 of 2021 replaced "three years" with "five years" in section 29 of the Act (Amendment Act, section 9). It came into force on **1 December 2022** (Botswana Laws). Prescription does not apply to minors and to persons suffering from mental disorders (claims procedure).

> The Fund's own check list still printed "3 years from the date of the accident" on 31 October 2026 (check list). Do not wait: lodge as soon as you can and ask the Fund to confirm the date that applies to your claim.

Work out the dates with the MVA claim deadline calculator.

## How to claim

1. Get **Claim Form B** from an MVA Fund office, a major police station, a hospital or a selected post office, or download it from the Fund's downloads page.
2. Have the medical form completed by a doctor who treated the injured person, and gather the police report, police statements and sketch plan, proof of medical expenses, proof of earnings and a certified copy of the identity document (passport and residence or work permit for a non-citizen) (check list).
3. Hand the claim in at an MVA Fund office or send it by post; you receive a letter with your claim number. Claim assessors may ask for more information or a medical examination (claims procedure).

The claim is made by the injured adult, by a parent or guardian when the claimant is under 21, by a curator, or through a lawyer (claims procedure). The Fund's check list gives its processing times: 1 day for an emergency medical undertaking (5 to 10 days otherwise), 8 working hours for funeral expenses, 6 weeks for loss of earnings and 2 months for loss of support.

Gaborone office: 3rd Floor, MVA Fund House, Plot 50367 Fairgrounds Office Park, (+267) 318 8533 / 360 0100, gaborone@mvafund.bw. Other offices in Francistown, Selebi Phikwe, Maun, Kang and Palapye (contact).

## Visitors and non-citizens

A visitor injured in Botswana gets only medical and rehabilitation benefits, and only while in Botswana; they stop when the visitor leaves the country. A non-citizen with a work or residence permit gets medical, rehabilitation and funeral benefits up to the remaining validity of the permit, and loss of income and support up to the validity of the work permit (section 23 as amended by the Amendment Act 2021).

Drivers of foreign-registered vehicles pay a levy at the border: see travel insurance.

## Frequently asked questions

**How long do I have to claim from the MVA Fund in Botswana?**

Five years from the date of the crash, since the Amendment Act 2021 came into force on 1 December 2022 (it replaced three years in section 29). Prescription does not apply to minors and persons suffering from mental disorders. Lodge as early as you can.

**How much does the MVA Fund pay?**

All benefits together are capped at P1,000,000 per injured person. A negligent party gets medical treatment and rehabilitation only, up to P300,000. Funeral expenses are paid up to P7,500 and loss of support up to P300,000 per dependant.

**Does the MVA Fund pay for my car?**

No. The Fund pays for injury and death only; it is not liable for damaged property.

**Does the MVA Fund cover me if I have medical aid?**

Yes. Your medical aid pays first and the Fund pays your co-payment; if your medical aid limit is exhausted, the Fund covers 100% against a letter of exhaustion.

**What is the MVA Fund's toll-free number?**

0800 600 739. The Gaborone office is on (+267) 318 8533 / 360 0100.

Chapter 2

# MVA Fund claim deadline calculator (Botswana)

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/mva-claim-deadline-calculator/

**Short answer** Checked 31 October 2026

A claim to the **MVA Fund** in Botswana must be lodged within **five years** of the crash: the Motor Vehicle Accident Fund (Amendment) Act No. 13 of 2021 replaced "three years" with "five years" in section 29 of the Act, from **1 December 2022**. Prescription is not applicable to **minors** and to **persons suffering from mental disorders** (MVA Fund). For a crash before 1 December 2022, ask the Fund which period applies.

## The rules the calculator uses

| Rule | Source |
|---|---|
| Five years from the date of the crash | Section 29(1) as amended by section 9 of Act No. 13 of 2021 |
| In force from 1 December 2022 | Botswana Laws, Act 13 of 2021 |
| Before that: three years (2007 Act) | Section 29(1) of Act No. 15 of 2007; MVA Fund claims procedure |
| No prescription for minors and persons suffering from mental disorders | MVA Fund claims procedure |

Texts: Amendment Act 2021, commencement, MVA Fund claims procedure. The Fund's check list still printed three years on 31 October 2026.

## Frequently asked questions

**Is the MVA Fund deadline in Botswana three or five years?**

Five years since the Amendment Act 2021 came into force on 1 December 2022; it was three years before. Some MVA Fund pages still say three years, so lodge early.

**Does the deadline apply to children?**

The MVA Fund says prescription is not applicable to minors and persons suffering from mental disorders.

Chapter 3

# Car insurance in Botswana: the MVA Fund and voluntary motor cover

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/motor-insurance/

**Short answer** Checked 31 October 2026

In Botswana, injuries and deaths on the road are covered by the **MVA Fund**, financed by a levy on every litre of petrol and diesel (Motor Vehicle Accident Fund Act No. 15 of 2007, section 17). The Fund is **not liable for damaged property**. Damage to your car and to other people's cars and property is covered only by a voluntary motor policy from one of the **general insurers licensed by NBFIRA** — or paid out of your own pocket. Buy only from a licensed insurer, agent or broker.

## Two layers: the MVA Fund and your own policy

| | MVA Fund | Private motor policy |
|---|---|---|
| Who pays for it | Everyone, through the fuel levy | You, through a premium |
| Injuries and deaths in Botswana | Yes, within the caps of the Act | Only if the policy adds such cover |
| Damage to your car | No | Depends on the policy you choose |
| Damage to other people's cars and property | No | Depends on the policy you choose |
| Theft, fire, hail | No | Depends on the policy you choose |

Sources: MVA Fund Act, section 17; MVA Fund FAQ. Caps and deadlines: the MVA Fund.

We found no Act that requires the owner of a Botswana-registered car to buy a motor policy; a lender or a lease can make one a condition of the agreement, so read yours.

## Before you buy a motor policy

1. Check the insurer on NBFIRA's list of licensed general insurers (insurance companies in Botswana), and the agent or broker too: "Only licensed insurance agents are allowed to sell and service insurance policies" (NBFIRA).
2. Tell the truth on the proposal form: "Your claim may not be paid if you have given false, incorrect or incomplete information" (NBFIRA consumer education).
3. Ask for a summary of the policy and a copy of the policy document, never sign blank documents, and know your grace period for late premiums (same page).

Compare the levels of cover: third-party vs comprehensive in Botswana.

## The general insurers in figures

The 11 general insurers that reported to NBFIRA wrote **P1,732 million** of gross premium in 2022 and incurred **P482 million** of claims, all classes together (NBFIRA Annual Report 2023, Appendix 4). NBFIRA does not publish a motor-only figure in that table.

## Frequently asked questions

**Is car insurance compulsory in Botswana?**

Injuries and deaths on the road are covered by the MVA Fund through the fuel levy. We found no Act that obliges owners of Botswana-registered cars to buy a motor policy, but a lender can require one. Damage to vehicles and property is only covered by a private policy.

**Does the MVA Fund pay for damage to my car?**

No. It pays only for injury and death: medical care, loss of income or support, funeral expenses and incidentals.

**How do I know a motor insurer is licensed in Botswana?**

Look for the insurer named on your policy schedule on NBFIRA's list of licensed general insurers, or call NBFIRA on +267 310 2595 / 368 6100. See check an insurer.

Chapter 4

# Third-party vs comprehensive car insurance in Botswana

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/third-party-vs-comprehensive/

**Short answer** Checked 31 October 2026

In Botswana, **injury and death** caused to people on the road are covered by the **MVA Fund**, not by your policy. A private motor policy decides who pays for **damage**: a third-party policy covers the damage you cause to other people's vehicles and property, while comprehensive cover adds your own vehicle. What each one includes is set by its policy wording: ask for the summary and the full policy before you sign, as NBFIRA advises.

## What to compare, point by point

| Question to ask | Why it matters |
|---|---|
| Does it pay for damage I cause to other people's cars and property? | The MVA Fund never does; without this you pay the other owner yourself. |
| Does it pay for my own car after a crash? | This is what separates comprehensive cover from third-party cover. |
| Theft, fire, hail, windscreen? | Check that each risk you need is named in the policy. |
| What is the excess on each claim? | It is the part of every claim you pay yourself. |
| What is the grace period if a premium is late? | After it, NBFIRA warns, "you are no longer covered". |

Rules quoted from NBFIRA consumer education. Injury cover: the MVA Fund (FAQ).

## Which one suits you

- **A car you could not afford to repair or replace** (financed, new, used for work): comprehensive cover protects you against your own losses.
- **An older car of low value**: a third-party policy covers the costly part — other people's cars — while you carry the risk on your own.
- **No policy at all**: injuries are still covered by the MVA Fund, but every repair, yours or another driver's, is paid by you.

## Frequently asked questions

**Does third-party car insurance cover injuries in Botswana?**

Injuries and deaths on the road are covered by the MVA Fund, financed by the fuel levy. A private third-party policy is about damage to other people's vehicles and property.

**Can I cancel a new policy?**

NBFIRA says some insurance policies may be cancelled within 30 days after you received the summary of the policy (the cooling-off period). Ask the insurer whether yours has one.

Chapter 5

# Travel insurance for Botswana: visitors, foreign vehicles and the MVA Fund

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/travel-insurance/

**Short answer** Checked 31 October 2026

A visitor injured in a road crash in Botswana gets **medical treatment and rehabilitation from the MVA Fund only while in Botswana**; the Fund says it "is therefore not a replacement for travel insurance and does not cover illness, disrupted travel plans or emergency travel to get you back home". A driver of a **foreign-registered vehicle** pays a levy on entry: **P150** for a car, **P300** for a minibus, **P400** for a bus or commercial vehicle, valid for 90 days.

## What the MVA Fund does for visitors

Medical and rehabilitation benefits only, and only while the visitor is in Botswana: they are revoked when the visitor leaves (section 23(2) as amended by the Amendment Act 2021). Loss of earnings and loss of support are not payable to visitors or their dependants (exclusions).

> "MVA Fund only covers treatment and rehabilitation costs while you are in Botswana, it is therefore not a replacement for travel insurance" (MVA Fund).

## Foreign-registered vehicles: the levy at the border

| Vehicle | Levy |
|---|---|
| Any vehicle except a bus or minibus | P150 |
| Minibus | P300 |
| Bus | P400 |
| Commercial vehicle (Road Traffic Act) | P400 |

Paid to the Botswana Unified Revenue Service on entry and valid for 90 days; driving without paying is an offence (fine up to P5,000 or up to six months in prison) (regulation 7, S.I. 144 of 2022). The Fund may recover its costs from a foreign vehicle driver who did not pay (exclusions), and asks for proof of payment with a claim (check list).

## Buying travel cover

The levy and the MVA Fund do not pay for damage to your vehicle, illness, cancelled trips or evacuation home. Visitors usually buy travel insurance at home; residents of Botswana buy it from a licensed insurer or through a licensed agent or broker (insurance companies in Botswana).

## Frequently asked questions

**Does the MVA Fund cover tourists in Botswana?**

Only medical treatment and rehabilitation for a road crash injury, and only while the visitor is in Botswana. It does not cover illness or travel home.

**How much is the third-party levy for a foreign car entering Botswana?**

P150 for a car, P300 for a minibus, P400 for a bus or commercial vehicle, valid for 90 days (S.I. 144 of 2022).

# Sources

## Chapter 1: MVA Fund Botswana: who is covered and how to claim after a road crash


1. MVA Fund Botswana — Who is covered (P1,000,000 cap, P300,000 for a negligent party, visitors, foreign vehicles) — https://mvafund.bw/who-is-covered/
2. MVA Fund Botswana — Exclusions and reductions — https://mvafund.bw/exclusions/
3. MVA Fund Botswana — Claims procedure: who can claim, Claim Form B, documents — https://mvafund.bw/claims-procedure/
4. MVA Fund Botswana — Check list: documents to lodge a claim, processing times, funeral expenses maximum P7,500 — https://mvafund.bw/check-list-2/
5. MVA Fund Botswana — Frequently asked questions (medical aid first, loss of income limit, property not covered) — https://mvafund.bw/faq/
6. MVA Fund Botswana — Contact us: Gaborone, Francistown, Selebi Phikwe, Maun, Kang and Palapye offices — https://mvafund.bw/contact-us/
7. MVA Fund Botswana — Our profile: history from the Motor Vehicle Insurance Fund (1986) to the hybrid system of the 2007 Act — https://mvafund.bw/our-profile/
8. MVA Fund Botswana — Downloads: Acts and regulations, claim forms, annual reports — https://mvafund.bw/downloads/
9. Motor Vehicle Accident Fund Act No. 15 of 2007 (Cap. 69:02), section 17: fuel levy — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2021/03/2007-act.pdf
10. Motor Vehicle Accident Fund (Amendment) Act No. 13 of 2021 (sections 22, 23, 29 and 30) — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2023/06/Motor-Vehicle-Accident-Fund-Amendment-Act-2021.pdf
11. Botswana Laws — Act 13 of 2021, Motor Vehicle Accident Fund (Amendment) Act: date of commencement 1 December 2022 — https://www.botswanalaws.com/act-bulletin-2021/act-13-of-2021-motor-vehicle-accident-fund-amendment-act/
12. Motor Vehicle Accident Fund (Amendment) Regulations, 2022 (S.I. 144 of 2022: foreign vehicle levy, P1,000,000 and P300,000 caps) and Benefits for Loss of Support Order (S.I. 145 of 2022) — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2023/06/Motor-Vehicle-Accident-Fund-Amendment-Regulations-2022-1.pdf


## Chapter 2: MVA Fund claim deadline calculator (Botswana)


1. Motor Vehicle Accident Fund (Amendment) Act No. 13 of 2021 (sections 22, 23, 29 and 30) — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2023/06/Motor-Vehicle-Accident-Fund-Amendment-Act-2021.pdf
2. Botswana Laws — Act 13 of 2021, Motor Vehicle Accident Fund (Amendment) Act: date of commencement 1 December 2022 — https://www.botswanalaws.com/act-bulletin-2021/act-13-of-2021-motor-vehicle-accident-fund-amendment-act/

3. MVA Fund Botswana — Claims procedure: who can claim, Claim Form B, documents — https://mvafund.bw/claims-procedure/
4. MVA Fund Botswana — Check list: documents to lodge a claim, processing times, funeral expenses maximum P7,500 — https://mvafund.bw/check-list-2/

## Chapter 3: Car insurance in Botswana: the MVA Fund and voluntary motor cover

1. Motor Vehicle Accident Fund Act No. 15 of 2007 (Cap. 69:02), section 17: fuel levy — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2021/03/2007-act.pdf
2. MVA Fund Botswana — Frequently asked questions (medical aid first, loss of income limit, property not covered) — https://mvafund.bw/faq/
3. NBFIRA — Insurance Agents: "Only licensed insurance agents are allowed to sell and service insurance policies" (Web Archive copy of 21 January 2025) — https://web.archive.org/web/20250121101549/https://www.nbfira.org.bw/insurance-agents
4. NBFIRA — Consumer education: insurance (licensing, lapses, disclosure, 30-day cooling-off, grace period, complaints) (Web Archive copy of 5 March 2024) — https://web.archive.org/web/20240305063919/https://www.nbfira.org.bw/consumer-education-insurance
5. NBFIRA — Annual Report 2023: Table 15, Appendix 4 (indicators for insurers), Appendices 6–7 and 9B–9C (lists of insurers and medical aid funds) (Web Archive copy) — https://web.archive.org/web/20241217230724/https://www.nbfira.org.bw/sites/default/files/NBFIRA%20ANNUAL%20REPORT%202023%20Final%2021.11.2023_compressed.pdf
6. NBFIRA — List of regulated entities: insurers, reinsurers, medical aid schemes, brokers and agents (Web Archive copy of 21 January 2025; nbfira.org.bw did not open on 31 October 2026) — https://web.archive.org/web/20250121100805/https://www.nbfira.org.bw/regulated-entities

## Chapter 4: Third-party vs comprehensive car insurance in Botswana

1. NBFIRA — Consumer education: insurance (licensing, lapses, disclosure, 30-day cooling-off, grace period, complaints) (Web Archive copy of 5 March 2024) — https://web.archive.org/web/20240305063919/https://www.nbfira.org.bw/consumer-education-insurance
2. MVA Fund Botswana — Frequently asked questions (medical aid first, loss of income limit, property not covered) — https://mvafund.bw/faq/
3. Motor Vehicle Accident Fund Act No. 15 of 2007 (Cap. 69:02), section 17: fuel levy — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2021/03/2007-act.pdf

## Chapter 5: Travel insurance for Botswana: visitors, foreign vehicles and the MVA Fund

1. MVA Fund Botswana — Who is covered (P1,000,000 cap, P300,000 for a negligent party, visitors, foreign vehicles) — https://mvafund.bw/who-is-covered/
2. MVA Fund Botswana — Exclusions and reductions — https://mvafund.bw/exclusions/

3. Motor Vehicle Accident Fund (Amendment) Act No. 13 of 2021 (sections 22, 23, 29 and 30) — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2023/06/Motor-Vehicle-Accident-Fund-Amendment-Act-2021.pdf
4. Motor Vehicle Accident Fund (Amendment) Regulations, 2022 (S.I. 144 of 2022: foreign vehicle levy, P1,000,000 and P300,000 caps) and Benefits for Loss of Support Order (S.I. 145 of 2022) — MVA Fund copy — https://mvafund.bw/wp-content/uploads/2023/06/Motor-Vehicle-Accident-Fund-Amendment-Regulations-2022-1.pdf
5. MVA Fund Botswana — Check list: documents to lodge a claim, processing times, funeral expenses maximum P7,500 — https://mvafund.bw/check-list-2/

## About this guide

Written and checked by the Tulinde editorial team. How we check facts: https://tulinde.africa/editorial-policy/. Read and share it online: https://tulinde.africa/bw/free-guides/mva-fund-botswana-guide-2026/.

Tulinde — independent guide, not an insurer. © Takat AI. Compiled 28 October 2026.

