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Malawi

Motor insurance in Malawi guide

6 chapters · every source listed

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Motor insurance in Malawi guide 2026

For drivers and vehicle owners in Malawi, including minibus and truck owners: what the Road Traffic Act requires, the four motor covers, checking a certificate and the COMESA Yellow Card.

This guide puts together 6 pages of Tulinde Malawi (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 13 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.

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Chapter 1

Car insurance in Malawi: what the Road Traffic Act requires

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

Short answer Checked 31 October 2026

Yes: in Malawi it is an offence to use a motor vehicle on a public road without insurance **against third party risks** (Road Traffic Act, Cap. 69:01, **section 141**). The policy must cover your liability for the **death of or injury to any person** and for **damage to property** caused by the use of the vehicle (section 143), and the insurer issues a **certificate of insurance** that must stay in the vehicle (section 151). Cover for your own car — comprehensive, or third party fire and theft — is voluntary. Motor insurance is sold by the **8 general insurers** on the Registrar's list of 30 June 2026.

What the law requires

Section of the Road Traffic Act	Rule
141(1)	No one may use, or let anyone use, a motor vehicle on a public road without a policy of insurance (or a security) against third party risks.
141(2)–(3)	Offence: a fine of up to K10,000 or up to two years' imprisonment, or both, and disqualification from driving for at least 6 months (first offence), 1 year (second) or 5 years (third and later).
143	The policy is issued by an insurer approved by the Director and covers liability for the death of or bodily injury to any person, and for damage to property, caused by the use of the vehicle on a public road.
144	The policy need not cover: the insured's own employees injured at work; passengers, unless they are carried for hire or reward or under a contract of employment; amounts above the prescribed amount or the policy limits; damage to the insured's own property or to roads and bridges; contractual liability.
148	An injured person may claim directly from the insurer, up to the amount covered, within two years of the cause of action.
150	When the insurer pays for a death or injury treated in hospital, it also pays the hospital's expenses up to a prescribed amount.
151	The insurer issues a certificate of insurance for each vehicle and trailer; it must be in the vehicle at all times on a public road and may be inspected by a police officer.

Text: Part XIV of the Road Traffic Act, MalawiLII consolidated version of 31 December 2014 (the amounts in kwacha are those of that version).

The motor covers insurers are licensed to sell

The Registrar's Classes of Insurance Business Directive, 2017 divides motor insurance into **motor — private** and **motor — commercial**, each with four sub-classes: **comprehensive**, **third party fire**

and theft, **third party**, and **Act** cover (the minimum the Road Traffic Act requires). Motor traders' cover and motor contingent cover are separate classes.

> An insurer may only sell the classes on its licence: underwriting a class it is not authorised for exposes it to a fine of 100% of the gross premium earned (Directive, paragraph 7). Compare: third party vs comprehensive.

How the premium is set

Malawi has no published tariff of motor premiums. Since February 2025 the Registrar's Guideline on pricing of motor insurance products requires each insurer to price from a scientific rating model that takes into account the **vehicle type, age, usage, location and mileage, the claims history and the driving record** (paragraph 3.2), and to cover the cost of claims, reinsurance, commission, levies and taxes, management expenses and profit (3.3).

Each insurer files a board-approved rating guide with **minimum recommended rates** with the Registrar at the start of every year, and its chief executive must report on request every policy rated below those minimums (paragraphs 4.1–4.3). The guideline explains why: insurers had been charging "arbitrary rates" that could not fund claims.

Who can sell you motor insurance

The general insurers on the Registrar's list of 30 June 2026: Britam Insurance Company Malawi Limited, Co-operatives General Insurance Limited, General Alliance Insurance Limited, Libertas General Insurance Company Limited, NICO General Insurance Company Limited, Prime Insurance Company Limited, Reunion Insurance Company Limited and United General Insurance Company Limited. Brokers, agents and the bancassurance agents of five banks are on the same list. More: licensed insurance companies · check an insurer, agent or broker.

Frequently asked questions

Is car insurance compulsory in Malawi?
Yes. Section 141 of the Road Traffic Act forbids using a motor vehicle on a public road without a policy of insurance (or a security) against third party risks.

What is the fine for driving without insurance in Malawi?
In the consolidated Road Traffic Act (version of 31 December 2014), a fine of up to K10,000 or up to two years' imprisonment, or both, plus disqualification from driving for at least six months for a first offence (section 141).

Does third party insurance cover my passengers?

Not necessarily. The Act does not require the policy to cover passengers unless they are carried for hire or reward or under a contract of employment (section 144(b)). Read the policy, or add passenger cover.

Can an injured person claim directly from my insurer?

Yes, up to the amount covered, within two years from the date the cause of action arose (Road Traffic Act, section 148).

Chapter 2

Third party, third party fire and theft or comprehensive? Motor cover in Malawi

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

Short answer Checked 31 October 2026

Malawi's **Classes of Insurance Business Directive, 2017** lists four kinds of motor cover: **Act** cover and **third party** cover pay for injuries and damage you cause to **other people**; **third party, fire and theft** also pays if **your vehicle** is stolen or burnt; **comprehensive** also pays for **damage to your vehicle** in an accident. Only third party risks are compulsory (Road Traffic Act, section 141). What each policy pays exactly is in its wording and its key facts statement.

The four motor covers side by side

	Act / third party	Third party, fire and theft	Comprehensive
Injury or death of other people	Yes (compulsory)	Yes	Yes
Damage to other people's property	Yes (compulsory)	Yes	Yes
Your vehicle stolen or burnt	No	Yes	Yes
Damage to your vehicle in an accident	No	No	Yes
Passengers	Only if carried for hire or reward or under a contract of employment (RTA s 144(b))	As the policy says	As the policy says

Sub-classes from the Classes of Insurance Business Directive, 2017, First Schedule; the compulsory part from section 143 of the Road Traffic Act. The table describes the categories, not any insurer's policy.

How to choose

- **A financed or new vehicle**: the lender usually asks for comprehensive cover. Under the Fair Treatment of Consumers Directive 2024, when a loan requires credit insurance you choose the insurer from the lender's list of approved insurers (paragraph 15).
- **An older vehicle you could replace yourself**: third party, fire and theft keeps the compulsory part and adds theft and fire.
- **Ask for the key facts statement**: the insurer must give it before you buy, with the premium, the excess, the exclusions and the claim settlement period (Disclosure Directive 2018).

Premiums: insurers price each risk from their own rating model since the 2025 pricing guideline; compare written quotes from at least two licensed insurers.

Frequently asked questions

What is Act cover in Malawi?

The minimum motor cover that satisfies the Road Traffic Act: liability for death, injury and property damage caused to others on a public road. It is one of the motor sub-classes of the Classes of Insurance Business Directive, 2017.

Does third party insurance pay for my car?

No. Third party cover pays other people. Your own vehicle is covered for fire and theft by a third party, fire and theft policy, and for accident damage only by a comprehensive policy.

Which is cheaper, third party or comprehensive?

Third party cover pays for less, so it usually costs less, but Malawi has no published tariff: each insurer prices from its own rating model. Ask two licensed insurers for written quotes.

Chapter 3

How to check a motor insurance certificate in Malawi

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

Short answer Checked 31 October 2026

In Malawi the insurer issues a **certificate of insurance** for each vehicle and trailer; it must be **in the vehicle at all times** on a public road and a police officer may inspect it (Road Traffic Act, **section 151**). Making, holding or altering a false certificate is an offence. To check a certificate, make sure the insurer named on it is one of the **8 general insurers** on the Registrar of Financial Institutions' list of 30 June 2026, that whoever sold it is a licensed agent or broker, and ask that insurer to confirm the policy number. A COMESA Yellow Card can be checked on the Digital Yellow Card system.

Check a certificate in four steps

1. Read the certificate: the insurer, the policy number, the vehicle registration and the period of cover. The insurer must be approved for motor cover (section 143(a) of the Road Traffic Act).
2. Find the insurer on the Registrar's list of licensed institutions (general insurers: Britam Insurance Company Malawi Limited, Co-operatives General Insurance Limited, General Alliance Insurance Limited, Libertas General Insurance Company Limited, NICO General Insurance Company Limited, Prime Insurance Company Limited, Reunion Insurance Company Limited and United General Insurance Company Limited).
3. Check the seller: agents, brokers and bancassurance agents are on the same list. Since 2010 it is an offence to act as an insurance agent or broker without a licence (Insurance Act, sections 27 and 39).
4. Call the insurer on the number on its own website and ask it to confirm the policy number and dates. Keep a copy of the certificate and of the receipt.

False certificates and cancelled policies

Anyone who manufactures or possesses a false policy or certificate, or alters one, commits an offence: a fine of up to K5,000 and one year's imprisonment for a first offence, and up to K10,000

and two years after that (section 151(4), consolidated text of 31 December 2014).

When a policy ends without your consent before its term, the insurer must notify the Director of Road Traffic and the Commissioner of Police at once, and you must surrender the certificate (section 154). An insurer may issue a duplicate certificate only after checking that the original was lost or destroyed (section 155).

Driving to a neighbouring country: the COMESA Yellow Card

The COMESA Yellow Card is third party motor cover recognised in Burundi, Djibouti, the DR Congo, Eritrea, Ethiopia, Kenya, **Malawi**, Rwanda, Sudan, Tanzania, Uganda, Zambia and Zimbabwe. The Digital Yellow Card system is used to issue and to verify cards. More: travel insurance.

Frequently asked questions

Must I carry my insurance certificate in the car in Malawi?
Yes. Section 151(2) of the Road Traffic Act requires the certificate of insurance to be in the vehicle at all times while it is on a public road.

How do I know my insurer is licensed in Malawi?
Look for it on the Registrar of Financial Institutions' list of licensed institutions, published by the Reserve Bank of Malawi (latest: 30 June 2026). See check an insurer.

Is there a public online database of motor certificates in Malawi?
Tulinde did not find one published by the Registrar or the Directorate of Road Traffic. Confirm the policy with the insurer itself; Yellow Cards can be verified on the COMESA Digital Yellow Card system.

Chapter 4

Minibus, taxi and truck insurance in Malawi

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/commercial-vehicle-insurance/

Short answer Checked 31 October 2026

A vehicle that carries passengers **for hire or reward** in Malawi must have third party cover that includes **those passengers**: the exemption for passengers in section 144(b) of the Road Traffic Act does not apply to them, and in a **public service vehicle** any contract term that limits liability for a passenger's death or injury is **void** (section 149). Commercial vehicles are insured under the **motor — commercial** class (comprehensive, third party fire and theft, third party, Act), and the goods they carry under **goods-in-transit** cover.

Passengers, drivers and the law

- **Paying passengers**: a policy may exclude passengers only when they are not carried for hire or reward or under a contract of employment (section 144(b) of the Road Traffic Act). Minibuses, taxis and buses therefore need passenger liability cover.
- **Public service vehicles**: a contract for carrying a passenger cannot negate or restrict liability for the passenger's death or injury, or impose conditions on enforcing it (section 149).
- **Your own driver and conductor**: the third party policy need not cover the insured's employees injured at work (section 144(a)). That is the employer's liability under the Workers' Compensation Act.

The covers for a commercial vehicle

Risk	Class in the Registrar's Directive
Third party liability, the vehicle itself	Motor — commercial: comprehensive, third party fire and theft, third party, Act
Goods carried	Miscellaneous: goods-in-transit
Cash carried	Miscellaneous: cash-in-transit
Driver injured at work	Liability: employers liability (workmen's compensation)
Personal accident of driver or owner	Personal accident: death, permanent disability, temporary total disablement, medical expenses

From the First Schedule of the Classes of Insurance Business Directive, 2017. Insurers price motor risks by vehicle type and usage under the 2025 pricing guideline.

Frequently asked questions

Must a minibus in Malawi insure its passengers?

Yes in practice: section 144(b) of the Road Traffic Act lets a policy exclude passengers only when they are not carried for hire or reward, and section 149 makes void any restriction of liability to passengers in a public service vehicle.

Who pays when a minibus driver is injured at work?

The employer is liable under the Workers' Compensation Act; the motor policy need not cover the insured's own employees (Road Traffic Act, section 144(a)).

Chapter 5

Travel insurance in Malawi: visitors, residents abroad and the COMESA Yellow Card

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

Short answer Checked 31 October 2026

Under the Ministry of Health's **Health Sector Strategic Plan III**, **non-residents staying less than six months** need **comprehensive health insurance** to use public health services in Malawi. A visitor driving in Malawi must have **third party motor cover** like any driver (Road Traffic Act, section 141), and the **COMESA Yellow Card** — recognised in Malawi and 12 other countries of the region — provides third party cover across borders. Residents travelling abroad buy travel cover from a licensed insurer: the Insurance Act forbids placing insurance business **outside Malawi** without the Registrar's written approval (section 18).

Visitors to Malawi

- **Health**: non-residents staying less than six months need comprehensive health insurance to access public health services; non-nationals resident six months or more show a residence permit, insurance cover or proof of exemption (HSSP III 2023–2030).
- **Driving**: third party cover is compulsory on public roads (section 141 of the Road Traffic Act); the certificate must be in the vehicle (section 151).

Driving in the region: the COMESA Yellow Card

The Digital Yellow Card system describes the Yellow Card as the regional third party insurance, recognised in **Burundi, Djibouti, the DR Congo, Eritrea, Ethiopia, Kenya, Malawi, Rwanda, Sudan, Tanzania, Uganda, Zambia and Zimbabwe**; it adds that motorists from South Africa, Mozambique and South Sudan now use it too. The system issues and verifies Yellow Cards and handles claims.

> The Yellow Card covers third party liability in the countries named on it. It does not cover your own vehicle or your medical costs: those need your own comprehensive and travel health policies.

Residents travelling abroad

Section 18 of the Insurance Act: no insurer, broker, agent "or any other person" may place insurance business, other than reinsurance, outside Malawi unless the Registrar approves it in writing; the Registrar publishes guidelines on applying to externalise insurance business. The Classes Directive 2017 has no separate travel class; personal accident and medical insurance are general insurance classes. Ask a licensed insurer or broker for a policy that meets the visa rules of your destination.

Frequently asked questions

Do I need travel insurance to visit Malawi?

Under the Ministry of Health's HSSP III, non-residents staying less than six months need comprehensive health insurance to use public health services. Check your visa requirements with Malawi's immigration authorities.

Is the COMESA Yellow Card valid in Malawi?

Yes. The COMESA Digital Yellow Card system lists Malawi among the 13 countries where the Yellow Card is recognised.

Chapter 6

Insurance claims in Malawi: the steps and deadlines your insurer must meet

Reviewed 31 October 2026 · online: https://tulinde.africa/mw/insurance-claims/

Short answer Checked 31 October 2026

In Malawi, the **Insurance (Claims Management) Directive, 2014** sets your insurer's deadlines: **within 5 working days** of your claim, forms, instructions and a written acknowledgement naming a liaison person; any independent investigation finished **within 14 days** (at most **60 working days** if extended and you are told); the claim processed and the **discharge certificate presented within 7 working days** of the report or documents. A rejection must name the exact policy provision relied on. The Registrar may fine the insurer **K10,000 plus K1,000 a day** for a late response and **up to 25% of the claim** if it is not settled **within 14 days of the signed discharge**, with interest payable to you.

The timeline of a claim

Step	Deadline	Paragraph
Forms, instructions and written acknowledgement (liaison person, phone, claim number)	5 working days from the claim notification	5(1)
Replies to your other communications	10 working days after that	5(3)
If the claim is not covered: written explanation	5 working days after that	5(4)
Investigation by an independent body	14 days; extendable, with notice, to at most 60 working days	5(6)
Claim processed and discharge certificate presented	7 working days from the report or settlement documents	5(7)
Payment after you sign the discharge	Fine of up to 25% of the claim if not settled within 14 days	16(d)
Broker: passes your claim to the insurer / passes on the cheque	5 working days / 3 working days	12

Text: Insurance (Claims Management) Directive, 2014. Work out your dates: claim timeline calculator.

Your rights during a claim

- The insurer explains why loss adjusters, lawyers, doctors or consultants are involved (unless fraud is investigated), and how depreciation, discounting or negligence are taken into account (5(2), 5(5)).
- You may appoint **your own licensed loss assessor**, at your own expense (5(6)(b)).
- If the amount offered differs from the amount claimed, the insurer explains the difference; a rejection states the exact provision, condition or exclusion (9(2)–(3)).
- With all documents provided, an insurer may not refuse a legitimate **third party** claim because its own policyholder did not report the accident (6(2)).

- Only a licensed **claim settling agent** or a legal practitioner may be paid to handle your claim, with a letter of appointment you sign; the insurer pays the agent's fee and your settlement by separate cheques (paragraphs 9, 13, 14).

If you disagree

Use the insurer's internal complaints scheme: acknowledgement within 5 working days, final written answer within 14 working days (paragraph 11), then appeal to the Registrar. See how to complain.

Frequently asked questions

How long does an insurance claim take in Malawi?

The Directive sets steps rather than one total: 5 working days to acknowledge, an investigation of 14 days (up to 60 working days if extended), 7 working days after the documents to present the discharge, and payment within 14 days of the signed discharge or a fine of up to 25% of the claim.

Can my insurer reject a claim without reasons?

No. It must state explicitly the policy provision, condition or exclusion it relies on (Claims Management Directive 2014, paragraph 9(2)).

Can I use an agent to handle my claim?

Only a licensed claim settling agent or a legal practitioner, with a letter of appointment signed by you. The Registrar's list of 30 June 2026 names three claim settling agencies.

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