FREE GUIDE



Zambia

Motor insurance in Zambia 2026: third party, comprehensive and checking a cover

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Motor insurance in Zambia 2026: third party, comprehensive and checking a cover

For drivers and vehicle owners in Zambia: what the Road Traffic Act requires, third party or comprehensive, how to check a cover and how to claim after a road accident.

This guide puts together 4 pages of Tulinde Zambia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 10 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 Zambia: what the law requires

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

Short answer Checked 31 October 2026

Yes: in Zambia nobody may use a motor vehicle or trailer on a road without **third-party insurance** (Road Traffic Act No. 11 of 2002, section 86). The policy must come from an insurer licensed by the PIA and cover **death or bodily injury to other people**, at least **166,700 fee units per person and 333,350 fee units per accident** (section 88). Driving uninsured is punishable by a fine of up to **3,000 penalty units** or up to 12 months in prison for a first offence. The insurer issues a **certificate of insurance** and a **disc** that must be displayed on the vehicle (SI 33 of 2015). Damage to your own car is covered only if you buy more than third party.

What the Road Traffic Act requires

Road Traffic Act 2002, section 88(1)(b)	Minimum cover
Death of or bodily injury to any one person	166,700 fee units
Any one accident (or series of accidents from one event)	333,350 fee units
Not required to be covered	Injury to the insured person's own employee at work (that is workers' compensation); contractual liability

- **Offence** (section 86(2)): fine of up to 3,000 penalty units or up to 12 months in prison for a first offence; up to 7,500 penalty units or 12 months, or both, for a second offence.
- **Insurer**: an insurance company registered by the Registrar of Pensions and Insurance (section 88(1)(a)), i.e. on the PIA list.

- **Certificate**: the insurer issues a certificate of insurance for each vehicle (section 94). A police officer may ask you to produce it; you have seven days to produce it at a police station (section 95).
- **Disc**: with the certificate, the insurer issues a disc showing the registration number, engine and chassis numbers and the expiry date, to be displayed clearly on the vehicle (regulations 2 and 3, SI 33 of 2015).
- **Licensing**: no vehicle licence is issued or transferred without a certificate showing that the insurance will be in force (section 98). RTSA lists an "insurance certificate or cover note copy" among the documents for first registration (RTSA).

Text: Road Traffic Act No. 11 of 2002, Part VII. The Act states the minimum in fee units; their kwacha value is set separately by law.

What the PIA tells drivers

"If you drive a vehicle you need to buy a vehicle insurance policy. It is required by law; it is an offence to drive a vehicle without an insurance cover." After an accident, report it to the police immediately; to claim you need a **police accident report** and a **medical or hospital report** (PIA FAQ).

Motor is the biggest class of general insurance: 66% of general insurance premiums in 2025 (PIA, Q4 2025).

Rules that protect you

- A general insurance policy ceases to operate if the premium is not paid within 30 days of the due date, and the insurer must cancel it and tell you in writing (Insurance Act 2021, section 26). Pay on time, or you may be driving uninsured.
- Premium paid to the licensed broker who arranged the policy counts as paid to the insurer (section 26(4)).
- A 3% levy is charged on insurance premiums; VAT is not payable on premiums (Insurance Premium Levy Act 2015, section 4).
- RTSA notes that insurance ceases after a change of ownership: the buyer of a used car needs a new policy (RTSA).

Compare the levels of cover: third-party vs comprehensive. Check a policy: check a motor insurance cover.

Frequently asked questions

Is car insurance compulsory in Zambia?

Third-party insurance is: section 86 of the Road Traffic Act 2002 forbids using a vehicle on a road without it. Comprehensive cover is optional.

What is the fine for driving without insurance in Zambia?

Up to 3,000 penalty units or up to 12 months in prison for a first offence; up to 7,500 penalty units or 12 months, or both, for a second (Road Traffic Act, s.86(2)).

What documents do I need to claim after an accident?

The PIA says a police accident report and a medical or hospital report. Report the accident to the police immediately.

Does my insurance transfer when I buy a used car?

No. RTSA says insurance ceases after a change of ownership; insure the vehicle in your name.

Chapter 2

Third-party vs comprehensive car insurance in Zambia

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

Short answer Checked 31 October 2026

The **Road Traffic Act** only requires a policy that covers your liability for the **death of or bodily injury to other people** (section 88). Anything more is a choice: a policy can add damage to other people's vehicles and property and, under **comprehensive** cover, damage to and theft of **your own vehicle**. What each policy includes is set by its wording, which every licensed insurer must lodge with the PIA's Registrar before use (Insurance Act 2021, section 23). Tulinde does not quote prices: no official tariff is published.

What to compare, point by point

Question to ask	Why it matters
Does it cover death and injury of other people, to at least the legal minimum?	That is the compulsory part (Road Traffic Act, s.86 and s.88).
Does it pay for damage I cause to other people's cars and property?	The Act does not require it; without it you pay the other owner yourself.
Does it pay for damage to my own car, theft and fire?	Only comprehensive or "third party, fire and theft" policies do.
What is the excess?	The part of each claim you pay yourself.
What are the exclusions?	Unlicensed driver, drink-driving, use for hire: read them before you sign.
When does cover stop if I pay late?	A general policy ceases if the premium is not paid within 30 days of the due date (Insurance Act, s.26).

Passengers in buses and taxis

Any contract for carrying a passenger in a public service vehicle is void in so far as it tries to remove or limit liability for the death of or injury to passengers (Road Traffic Act, section 92). A ticket that says "travel at your own risk" does not remove that liability (Road Traffic Act 2002).

What does it cost?

Insurers set their own rates; the PIA may ask for them and order an insurer to stop charging a rate below the pure risk premium (Insurance Act 2021, section 25). Neither the PIA nor RTSA publishes a motor tariff, so ask at least two licensed insurers or a licensed broker for a written quote with the same cover and excess. A 3% insurance premium levy applies on top (Levy Act).

Frequently asked questions

Is third-party insurance enough in Zambia?

It is the legal minimum: it covers your liability for death and injury to other people. It does not repair your own car.

How much is comprehensive car insurance in Zambia?

No official tariff exists; each insurer sets its own rate. Ask several PIA-licensed insurers for written quotes with the same cover and excess.

Can a bus company refuse liability for passenger injuries?

No. Section 92 of the Road Traffic Act voids any term that limits liability for death or injury of passengers in a public service vehicle.

Chapter 3

How to check a motor insurance cover in Zambia

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

Short answer Checked 31 October 2026

Neither the PIA nor RTSA publishes an online tool to check a single motor policy. Check it in three steps: **read the insurance disc** on the windscreen (registration number, engine and chassis numbers, expiry date, issuing insurer: SI 33 of 2015); **check that the insurer, and the broker or agent who sold the policy, are on the PIA's list of licensed insurance entities for 2026**; then **ask the insurer to confirm** the certificate number in writing. Selling insurance without a licence, and insuring with an unlicensed insurer, are both offences (Insurance Act 2021, sections 6 and 166).

1. Read the disc and the certificate

The Road Traffic (Certificates of Security and Insurance) (Display) Regulations, 2015 require the insurer to issue a disc with each certificate of insurance, and the holder to display it on the vehicle so that it is clearly visible (SI 33 of 2015). The disc (Form T.1) shows:

- Vehicle registration number, make, model, colour and type
- Engine number and chassis number
- Date of issue, disc number, town
- Expiry date and quarter
- Issued by (the insurer)

Compare the registration, engine and chassis numbers with the vehicle's registration certificate. Using a vehicle without the disc displayed is an offence (regulation 4).

2. Check the insurer and the seller on the PIA list

Open the PIA's Licensed Insurance Entities 2026 (published 2 October 2026). It lists the 24 general insurers who can sell motor cover, the 95 insurance brokers, each insurer's insurance agents, and the licensed assessors, loss adjusters and claims agents. The PIA warns that offering an insurance

service without a licence breaks section 6 of the Insurance Act, and that insuring with an unlicensed insurer breaks section 166 (licensed entities).

Step by step: check an insurer, broker or agent.

3. Confirm with the insurer

Call or write to the insurer named on the disc, using the contacts on its own website rather than numbers on the document, and ask it to confirm the certificate number, the vehicle and the expiry date. If the insurer cancels a policy before its end (other than at expiry or on the policyholder's death) without the holder's consent, it must notify the Inspector-General of Police (Road Traffic Act, section 99).

Buying a used car: insurance ceases on change of ownership (RTSA). Insure it in your name before you drive it.

Frequently asked questions

How do I verify motor insurance in Zambia?
Read the insurance disc, check the insurer and the seller on the PIA's list of licensed insurance entities for 2026, and ask the insurer to confirm the certificate number. No public online checker is published by the PIA or RTSA.

Do I have to display an insurance disc in Zambia?
Yes. SI 33 of 2015 requires the disc issued with the certificate of insurance to be displayed clearly on the vehicle.

What if the person who sold me insurance is not on the PIA list?
Do not pay, or ask the insurer to confirm in writing that the policy exists. Report unlicensed sellers to the PIA Registrar (pia@pia.org.zm).

Chapter 4

Hurt in a road accident in Zambia? Claim from the driver's insurer

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/third-party-claim/

Short answer Checked 31 October 2026

Zambia has no road accident fund: injuries and deaths caused by a vehicle are paid by the **vehicle's compulsory third-party insurer**. Under **section 90 of the Road Traffic Act 2002**, the injured person, or the dependants of a person killed, may **claim directly from the insurer** up to the amount of the policy, and the right to do so ends **three years** after the cause of action arose. When the insurer pays for an injury, it must **also pay the hospital** that treated the victim (section 93). NHIMA does not pay for road injuries that motor insurance covers.

Your right to claim directly

Rule	Road Traffic Act 2002
Claim directly from the insurer, up to the amount covered by the policy	Section 90(1)
Deadline: the direct claim ends three years after the cause of action arose (court proceedings started within that time continue)	Section 90(1), provisos (ii) and (iii)
Conditions in the policy that restrict cover do not apply against you	Section 90(2) and 91(1)
The insurer also pays the hospital's reasonable treatment costs	Section 93
Minimum cover: 166,700 fee units per person, 333,350 per accident	Section 88

Text: Road Traffic Act No. 11 of 2002.

What to do

1. Report the accident to the police at once. A driver involved in an accident with injury must report it within 24 hours if he did not produce his certificate of insurance at the scene (section 95(2)).
2. Get the vehicle's registration number and the insurer's name from the insurance disc.
3. Keep the police accident report and the medical or hospital report: the PIA says both are needed for a claim (PIA FAQ).
4. Write to the insurer with these documents and your receipts, and keep copies.
5. If the insurer delays or refuses, complain to the PIA (complaints). A claims agent who handles claims for a fee must hold a PIA licence; the 2026 list names five (PIA list).

Hospital bills and NHIMA

The NHIMA benefit package excludes "medical treatment of motor vehicle accident injuries covered by other insurance/funds arrangements, such as motor vehicle insurance" (Fourth Schedule, SI 63 of 2019). Section 93 of the Road Traffic Act puts the hospital costs on the vehicle's insurer.

If you were injured on your way to or from work, or at work, the Workers' Compensation Fund may also apply: see workers' compensation.

Frequently asked questions

How long do I have to claim after a road accident in Zambia?

The right to claim directly from the driver's insurer ends three years after the cause of action arose (Road Traffic Act 2002, section 90). Start early: the insurer needs the police and medical reports.

Is there a road accident fund in Zambia?

No. Injuries and deaths caused by vehicles are paid by the vehicle's compulsory third-party insurer.

Who pays the hospital after a road accident?

When the insurer pays a claim for injury or death, it must also pay the hospital's reasonable treatment costs (section 93). NHIMA excludes road injuries covered by motor insurance.

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