FREE GUIDE · 2026



Zimbabwe

Vehicle insurance & ZINARA licence guide

6 chapters · every source listed



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Vehicle insurance & ZINARA licence guide 2026

For drivers and vehicle owners in Zimbabwe: the compulsory third-party cover, the ZINARA licence and its fees, checking a cover, and the COMESA yellow card.

This guide puts together 6 pages of Tulinde Zimbabwe (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.

Contents

1. **Car insurance in Zimbabwe: compulsory third-party cover and what else to buy** — reviewed 31 October 2026
2. **Third-party vs comprehensive car insurance in Zimbabwe** — reviewed 31 October 2026
3. **ZINARA licence and vehicle insurance in Zimbabwe: what you need and how to pay** — reviewed 31 October 2026
4. **ZINARA vehicle licence fee calculator (SI 67 of 2024)** — reviewed 31 October 2026
5. **How to check a vehicle's insurance and licence in Zimbabwe** — reviewed 31 October 2026
6. **Travel and cross-border motor insurance in Zimbabwe: the COMESA yellow card** — reviewed 31 October 2026
7. **Sources**

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Chapter 1

Car insurance in Zimbabwe: compulsory third-party cover and what else to buy

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

Short answer Checked 31 October 2026

Every vehicle used on a Zimbabwean road must carry **third-party insurance** (Road Traffic Act [Chapter 13:11], section 22). That statutory policy covers your liability for **death, injury and damage to property** caused by using the vehicle (section 23). Someone you injure can **claim directly from your insurer**, a right that prescribes **two years** from the date the claim arose (section 25). Damage to your own car is covered only if you buy more than the statutory minimum. Motor insurance is sold by the **20 short-term insurers** on IPEC's list.

The statutory minimum

Rule	Road Traffic Act
A third-party policy or security must be in force whenever the vehicle is used on a road	s 22(1)
It covers liability for death, bodily injury and damage to property caused by the use of the vehicle on a road	s 23(2)
The insurer issues a certificate in the prescribed form	s 24A
An injured person may recover from the insurer directly; the right prescribes two years from the date the claim arose	s 25(1)
Conditions in a statutory policy that restrict this liability have no effect against the claimant	s 26
Knowingly making a false statement to obtain the policy is an offence	s 29

Text: Road Traffic Act, Parts IV and V. The Act sets maximum amounts the statutory policy must cover (s 23(3)) in Zimbabwe dollars of the time; the Minister may change them by statutory instrument (s 23A), so ask the insurer which limits your policy carries.

Buying motor cover

1. Choose the level of cover: third-party or comprehensive.
2. Buy from one of the short-term insurers on IPEC's list, directly, through a registered broker or agent, or when you license the vehicle at ZINARA.
3. Keep the certificate the insurer issues (s 24A). Carry your licence disc: vehicles without one face fines and impoundment (ZINARA).

The motor insurers

IPEC's list of regulated entities, retrieved on 31 October 2026, shows 20 short-term insurers. In 2025 short-term insurers wrote **ZWG 8,153.69 million** of insurance revenue, up 20% on 2024 (IPEC 2025 Annual Report). IPEC does not publish a motor share per insurer in that report, so Tulinde does not rank them.

Frequently asked questions

Is car insurance compulsory in Zimbabwe?

Third-party insurance is: section 22 of the Road Traffic Act forbids using a vehicle on a road without a third-party policy or security in force. Cover for your own car is optional.

How long does an accident victim have to claim from the insurer?

Two years from the date the claim arose, for a claim made directly against the insurer of the vehicle (Road Traffic Act, s 25(1)).

Who sells motor insurance in Zimbabwe?

The short-term insurers registered with IPEC — 20 on its list retrieved on 31 October 2026 — directly or through registered brokers and agents, and at ZINARA offices when you license a vehicle.

Chapter 2

Third-party vs comprehensive car insurance in Zimbabwe

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

Short answer Checked 31 October 2026

Third-party cover is the minimum the Road Traffic Act requires: it pays for the **death, injury and property damage you cause to other people** with your vehicle (sections 22 and 23). It does **not** pay to repair your own car. **Comprehensive** cover adds damage to and loss of your own vehicle, on the terms of the policy. The premium, the excess and the exclusions are set by each insurer; compare them in writing.

Side by side

	Third-party (statutory)	Comprehensive
Required by law	Yes (s 22)	No
Death and injury of other people	Yes (s 23(2)(a))	Yes
Damage to other people's property	Yes (s 23(2)(b))	Yes
Damage to or theft of your own vehicle	No	On the policy's terms
The injured can claim from the insurer directly	Yes, within two years (s 25)	Yes, for the third-party part

Legal column: Road Traffic Act. Section 23(3) lets a statutory policy exclude some liabilities beyond set amounts, notably to passengers; ask what your policy covers for passengers.

Questions to ask the insurer

- What is the excess on each claim, and is there a higher excess for young or new drivers?
- Are passengers covered, and up to what amount?
- Who may drive the vehicle?
- Does the policy pay in US dollars or ZiG, and how is the sum insured revalued?
- Can I use the vehicle outside Zimbabwe? For COMESA countries you need a yellow card: see travel insurance.

Frequently asked questions

Does third-party insurance pay for my car in Zimbabwe?

No. Statutory third-party cover pays for the death, injury and property damage you cause to others. Damage to your own car needs comprehensive cover.

Is comprehensive insurance compulsory?

No. Only third-party cover (or an approved security) is compulsory under section 22 of the Road Traffic Act. A lender financing a car may require comprehensive cover in its contract.

Chapter 3

ZINARA licence and vehicle insurance in Zimbabwe: what you need and how to pay

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/zinara-vehicle-insurance/

Short answer Checked 31 October 2026

In Zimbabwe **no one may use a motor vehicle on a road without third-party insurance** (or an approved security) in force — **Road Traffic Act [Chapter 13:11], section 22**; the offence carries a fine up to level six or up to 12 months in prison. **ZINARA**, which licenses all classes of vehicles, offers three products at its offices and on its self-service portal: the **vehicle licence**, **insurance** and the **radio licence**. Licence fees follow **Statutory Instrument 67 of 2024** (from 28 October 2024) and can be paid in **US dollars or ZiG**.

What the law requires

- **Section 22(1)** of the Road Traffic Act: no person shall use a motor vehicle or trailer on a road unless a policy of insurance, or a security, in respect of third-party risks is in force. **Section 22(5)**: fine not exceeding level six, or up to twelve months in prison, or both; the court may also prohibit the person from driving (22(6)).
- **Section 23**: the statutory policy covers liability for the death of or bodily injury to any person and for damage to property, caused by or arising out of the use of the vehicle on a road. It is issued by an insurer approved by the Minister.
- **Section 24A**: the insurer issues a certificate in the prescribed form for every statutory policy. For vehicles that need no registration or licence, the insurer issues an insurance disc that must be displayed (section 27).

What ZINARA does

ZINARA, the Zimbabwe National Road Administration, is a statutory body set up in 2002 under the Roads Act [Chapter 13:18]. It collects vehicle licence fees, tolls, the fuel levy and other road charges to maintain the road network (ZINARA).

On its licensing page ZINARA lists the products you can select when you license a vehicle: **Vehicle License, Insurance, and Radio License (optional)**. Failure to licence a vehicle is a criminal offence, and vehicles without a valid licence disc are liable to fines and impoundment (same page).

How to license and insure your vehicle

At a ZINARA office	Online (ZINARA self-service portal)
Bring your Vehicle Registration Number (VRN)	Register, then add your VRN under My Vehicles
Choose Vehicle License, Insurance and/or Radio License, and the term	Products & Services → Vehicle Licensing: VRN, owner ID, licence frequency
Pay in USD cash, RTGS, EcoCash or InnBucks	Choose USD or ZiG; pay by Visa/Mastercard or ZiG via Zimswitch
The disc is issued at once	Collect at a chosen office, or ask for courier delivery

All from ZINARA, vehicle licensing. Head office: ZINARA House, Stand 489 Runiville, Glenroy Crescent, Highlands, Harare; +263 242 44 2711-3; WhatsApp +263 712 245 276 (contact).

Licence fees (SI 67 of 2024)

ZINARA publishes the licence fees by vehicle weight, "in terms of Statutory Instrument 67 of 2024 … with effect from 28 October 2024". A few lines of the table, in ZiG:

Vehicle class (net mass)	US$ index fee per term	4 months	12 months
Up to 1,500 kg	40	ZWG 1,120	ZWG 3,360
1,500 – 2,250 kg	50	ZWG 1,400	ZWG 4,200
2,251 – 3,000 kg	60	ZWG 1,680	ZWG 5,040
3,001 – 3,750 kg	120	ZWG 3,360	ZWG 10,080

ZINARA adds that the fees are indicative and subject to change. All classes and terms: ZINARA licence fee calculator. The insurance premium is a separate amount, set by the insurer.

Checking a licence and an insurance cover

ZINARA's website assistant has a **Vehicle Status** check: enter the registration number and the owner's ID, and it shows the licence expiry date and, when renewal is due, the renewal fee (ZINARA). It does not show the insurance. For the insurance, keep the certificate the insurer must issue (Road Traffic Act, s 24A) and check the insurer on IPEC's list: check a motor insurance cover.

Frequently asked questions

Is third-party insurance compulsory in Zimbabwe?

Yes. Section 22 of the Road Traffic Act [Chapter 13:11] forbids using a motor vehicle or trailer on a road without a third-party policy or security in force. The offence carries a fine up to level six or up to 12 months in prison.

Can I buy vehicle insurance at ZINARA?

ZINARA lists Insurance as one of the products you can select when licensing a vehicle, at its offices or on its self-service portal, together with the vehicle licence and the radio licence.

Can I pay ZINARA in ZiG?

Yes. ZINARA accepts USD and ZiG: at offices USD cash, RTGS, EcoCash and InnBucks; online Visa/Mastercard or ZiG via Zimswitch.

How much is the ZINARA licence for a small car?

For a vehicle up to 1,500 kg, ZINARA's table under SI 67 of 2024 shows ZWG 1,120 for 4 months and ZWG 3,360 for 12 months (US$ index fee 40 per term). ZINARA says fees are indicative and subject to change.

Chapter 4

ZINARA vehicle licence fee calculator (SI 67 of 2024)

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/zinara-licence-fee-calculator/

Short answer Checked 31 October 2026

ZINARA's licence fees depend on the vehicle's **net mass** and the **licence period** (4, 6, 8, 10 or 12 months). Under **Statutory Instrument 67 of 2024**, in force from **28 October 2024**, a vehicle **up to 1,500 kg** pays **ZWG 1,120 for 4 months** and **ZWG 3,360 for 12 months** (US$ index fee 40 per term); the heaviest class, **10,751 kg and above**, pays ZWG 16,800 and ZWG 50,400. ZINARA says the fees are indicative and subject to change. The insurance premium is separate.

ZINARA's table

Class (net mass)	US$ index fee per term	4 months	6 months	8 months	10 months	12 months
Up to 1,500 kg	40	1,120	1,680	2,240	2,800	3,360
1,500 – 2,250 kg	50	1,400	2,100	2,800	3,500	4,200
2,251 – 3,000 kg	60	1,680	2,520	3,360	4,200	5,040
3,001 – 3,750 kg	120	3,360	5,040	6,720	8,400	10,080
3,751 – 4,250 kg	150	4,200	6,300	8,400	10,500	12,600
4,251 – 5,000 kg	180	5,040	7,560	10,080	12,600	15,120
5,001 – 5,750 kg	200	5,600	8,400	11,200	14,000	16,800
5,751 – 6,250 kg	210	5,880	8,820	11,760	14,700	17,640
6,251 – 7,000 kg	240	6,720	10,080	13,440	16,800	20,160
7,001 – 7,750 kg	260	7,280	10,920	14,560	18,200	21,840
7,751 – 9,250 kg	280	7,840	11,760	15,680	19,600	23,520
9,251 – 10,000 kg	300	8,400	12,600	16,800	21,000	25,200

Class (net mass)	US$ index fee per term	4 months	6 months	8 months	10 months	12 months
10,001 – 10,750 kg	400	11,200	16,800	22,400	28,000	33,600
10,751 kg and above	600	16,800	25,200	33,600	42,000	50,400

Fees in ZWG by period, as published on ZINARA, vehicle licensing on 31 October 2026. Insurance and the radio licence are paid on top. How to license: ZINARA licence and vehicle insurance.

Frequently asked questions

How much is a ZINARA licence for 12 months?

For a vehicle up to 1,500 kg, ZWG 3,360 under SI 67 of 2024; for 1,500 to 2,250 kg, ZWG 4,200. ZINARA's table covers 14 classes up to 10,751 kg and above (ZWG 50,400).

Is insurance included in the ZINARA licence fee?

No. ZINARA lists the vehicle licence, insurance and the radio licence as separate products; the table shows the licence fee only.

Chapter 5

How to check a vehicle's insurance and licence in Zimbabwe

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

Short answer Checked 31 October 2026

Check three things: the **certificate of insurance** the insurer must issue for every statutory policy (Road Traffic Act, s 24A); that the insurer is on **IPEC's list of regulated entities**; and the **ZINARA licence**, which ZINARA's online Vehicle Status check shows from the registration number and owner's ID. ZINARA's check shows the licence, not the insurance, so the certificate and the insurer remain the proof of cover.

Three checks

1. Ask for the certificate of insurance and read the insurer's name, the vehicle and the dates (Road Traffic Act, s 24A).
2. Find that insurer among the short-term insurers on IPEC's list, or on our copy. If the policy was sold by a broker or agent, check them too: check an insurer, agent or broker.
3. Check the licence with the Vehicle Status feature of ZINARA's website assistant (registration number and owner ID).

Foreign vehicles

A foreign vehicle may use Zimbabwe's roads under a COMESA **yellow card** instead of a Zimbabwean policy, if the yellow card certificate is carried in the vehicle (Road Traffic Act, s 33). Visiting motorists without one buy cover from the **Motor Insurance Pool** at the border: the Insurance Council of Zimbabwe says pool insurance is issued by its agents, the Zimbabwe Revenue Authority and the Automobile Association of South Africa (ICZ). Claims against the yellow card or the pool go to the ICZ: claim process.

Frequently asked questions

Can I check vehicle insurance on the ZINARA website?

ZINARA's Vehicle Status check shows the licence expiry and renewal fee from the registration number and owner ID. It does not show the insurance: ask for the insurer's certificate and check the insurer on IPEC's list.

What if a foreign car hits me in Zimbabwe?

If it had a COMESA yellow card or Motor Insurance Pool cover, claim through the Insurance Council of Zimbabwe, the National Bureau for the yellow card (Road Traffic Act, ss 31–36). Report the accident to the police first.

Chapter 6

Travel and cross-border motor insurance in Zimbabwe: the COMESA yellow card

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

Short answer Checked 31 October 2026

A Zimbabwean motorist with a statutory policy can ask the insurer for a **COMESA yellow card** for use in designated member states; a Zimbabwean yellow card is **not valid inside Zimbabwe** (Road Traffic Act, s 38). Foreign vehicles may drive in Zimbabwe on their own **yellow card** if the certificate is carried in the vehicle (s 33); visitors without one buy **Motor Insurance Pool** cover at the border. The **Insurance Council of Zimbabwe** is the National Bureau that handles yellow-card claims (s 31).

The yellow card in the Road Traffic Act

Rule	Section
The Insurance Council of Zimbabwe is the National Bureau of Zimbabwe for the COMESA (PTA) protocol	31
A foreign vehicle with a yellow card in force may be used without a Zimbabwean policy, if the certificate is carried	33
The National Bureau compensates death and injury caused by a vehicle covered by a yellow card	34
A claim directly against the National Bureau prescribes two years from the date it arose	36(1)
A resident with a statutory policy from an ICZ member insurer may apply to it for a yellow card; it is not valid in Zimbabwe	38

Text: Road Traffic Act, Part V.

Visitors without a yellow card

The Motor Insurance Pool "provides cover in terms of the Road Traffic Act to motorists visiting Zimbabwe who do not hold a Yellow Card. Pool insurance is issued at border posts by the Pool agents namely the Zimbabwe Revenue Authority and the Automobile Association of South Africa" (ICZ). For COMESA and pool claims, ICZ asks for a police report, the driver's licence, the registration book and at least three repair quotations (claim process).

Travel insurance for a trip abroad

Medical and trip cover for travel abroad is a private policy from a registered short-term or life insurer, or an extension of a medical aid package (CIMAS lists Healthguard International packages). Check the insurer on IPEC's list, the countries covered, the medical limit and how the insurer pays a hospital abroad.

Frequently asked questions

Where do I get a COMESA yellow card in Zimbabwe?

From the insurer of your statutory motor policy, if it is a member of the Insurance Council of Zimbabwe (Road Traffic Act, s 38). It covers you in the designated member states named on the card, not in Zimbabwe.

I am driving into Zimbabwe without a yellow card. What do I need?

Third-party cover from the Motor Insurance Pool, which the ICZ says is sold at border posts by the Zimbabwe Revenue Authority and the Automobile Association of South Africa.

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