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## THE COMESA YELLOW CARD SCHEME

“Third Party Motor Vehicle  
Insurance Scheme”

## Background

The COMESA Yellow Card was established in 1986 after the signing of the Protocol on the Establishment of the Third Party Motor Vehicle Insurance Scheme which was signed in Addis Ababa, Ethiopia by fourteen countries. Subsequently, on April 26, 1987 the agreement on the implementation of the Third Party Motor Vehicle Insurance Scheme, known as the Inter-Bureaux Agreement was signed in Lusaka, Zambia (in conformity with the provisions of the Protocol by National Bureaux designated by governments to administer the operations of the Scheme in their countries ) and the ratification of the Protocol on the establishment of the Third Party Motor Vehicle Insurance by the eleven member countries, namely: Burundi, Ethiopia, Kenya, Rwanda, Swaziland, (then also Somalia), Tanzania, Uganda, Zambia and Zimbabwe. The COMESA Yellow Card Scheme was implemented and started its operations in the above member states.

## What is the COMESA Yellow Card Insurance Scheme?

The COMESA Yellow Card Insurance Scheme is essentially a Regional Third Party motor vehicle insurance scheme that provides third party legal liability cover and compensation for medical expenses resulting from road traffic accidents caused by visiting motorists. The third party liability cover offered under this scheme is limited to the statute provisions on road traffic third party liability award limits of that country being visited and or in which an accident occurs from.

## Membership

The scheme is currently operational in twelve COMESA Member States, namely; Burundi, DR Congo, Djibouti, Eritrea, Ethiopia, Kenya, Malawi, Rwanda, Sudan, Uganda, Zambia, Zimbabwe and one non COMESA member state, namely Tanzania.

## Purpose of the COMESA Yellow Card

The main objective of the COMESA Yellow Card Scheme is to provide a minimum guarantee of compensation for third party road accident victims, as required by the law in force in the territories being visited or transiting through. Additionally and by design, the COMESA Yellow Card Scheme also seeks to achieve the following:

- \* Facilitate in the smooth flow and movement of vehicles between member States;
- \* Provides a common system for claims settlement across borders of all member states participating in the Scheme;
- \* Provide to the Insurance industry in the Region, a wider market for business opportunities; and
- \* Work as an instrument of regional integration and the realization of common insurance practices and laws for the common benefit of the motoring public.

## Benefits of the COMESA Yellow Card Scheme

- a. To the Motorists, the Yellow Card is:
  - i) enhances efficiency in transport and border crossings.
  - ii) economical,
  - iii) provides wide insurance cover and
  - iv) inexpensive
  - v) It has over the years developed into a Card of Choice for interstate motorists
- b. To the member Insurers:
  - i. It is a tested regional instrument with the support of governments



that provides a simple and economical mechanism for insurers to meet the requirements of their inter-state motorists.

- ii. It provides a forum for insurers to discuss issues of common interest; and
- iii. It provides the opportunity for insurers to explore and expand their insurance business in the region.

- c. To Member states

The Scheme provides one of the platforms for regional integration, interstate trade and basically the easy movement of motorists and goods across borders.

## Where can someone buy the COMESA Yellow Card?

The COMESA Yellow Card Scheme can be bought from the Insured's local Insurance Companies that effected either local third party or comprehensive insurance covers for their vehicles within the COMESA region.

**For more information on the COMESA Yellow Card Scheme, please visit our website on [ycmis.comesa.int](http://ycmis.comesa.int)**