



THE

INSURER

SPECIAL FESTIVE SUPPLEMENT

ISSUE 14

**ESRIC'S PREMIUM
MOTOR VEHICLE
COVER**

**STEP INTO ESRIC'S
CHEFS' KITCHEN**

**JAW-DROPPING
INSURANCE
CLAIMS THE
WORLD OVER**



"Here's to a festive
season wrapped in
warmth, confidence and
reliable cover."



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GM'S NOTE



Welcome to the Insurer Supplement, a special edition of our newsletter which outlines our solemn pledge to you, as ESRIC, to ensure your peace of mind this festive season and beyond by insuring what matters most to you.

As the year draws to a close, we not only celebrate the season but also reflect on the journey we have traversed, illuminated by the dedication of our staff and guided by the trust and confidence of our stakeholders, which has remained the cornerstone of our progress. Throughout the year, we have also held fast to a shared commitment to growth and sustainability in the dynamic insurance industry in which we operate, which has kept us evolving and strengthened our position as one of Eswatini's trusted and leading insurers.

As we chart forward into the new year, we hold fast to the principles of protection, care and assurance that underpin our values as we continuously work to safeguard what matters most for you as our valued clients and treasured stakeholders.

In the spirit of the season, we extend a special gift to you in the form of a cookbook compiled from personal recipes contributed by our staff to ensure that your holidays are filled with culinary adventure and warm memories.

Have a happy holiday season ahead

Zama Ngcobo
General Manager

IN PERSPECTIVE

How to buffer yourself from needless travel health disasters: Because you can

Remember that culinary indulgence where you carelessly treated yourself to prawns in-flight, clearly knowing that you are allergic to seafood and almost turned all shades of blue with an allergic reaction that left you with a swollen throat and embarrassing difficulties in breathing.

Or

Do you recall your near South African medical disaster where you got mixed up with the doctor's Italian accent and wound up taking Loperamide, a drug that you reacted to adversely before you were resuscitated in an emergency room at a district hospital on your very first business trip of the year?

Or

Worse still, do you still get palpitations when you remember the quad bike incident on your Kalahari honeymoon safari that left you hospitalised for an effective three weeks away from home? Not your fondest memories, I presume. Justifiably so, even though the memory of your "adventure-filled travels" in the past five years is not your proudest recollection. Did you ever imagine how worse it could have been if you had gone through these encounters without ESRIC's Travel Health Insurance? The more reason why you should stay covered under ESRIC's Travel Health Insurance plan and try to become a bit more intentional about staying "alive" on your upcoming international travels in the coming year.

Here are three reasons why you should stay opted in for ESRIC's Travel Health Insurance and sign up for new cover if you are not yet covered.



IN PERSPECTIVE

- ESRIC's Travel Health Insurance can turn your financial shock from sudden illness or injury into manageable care, preventing long-term consequences to your health and finances by offering you coverage for your medical emergencies of upto €30 000 worldwide in any jurisdiction outside the USA and Canada
- Your Travel Health Policy can cover you for stays of up to 90 days, giving you assurance of financial support in the event of unpostponable emergency medical expenses whilst preventing you from spending the remainder of your travels on an unthinkable shoestring budget.
- If your circumstances call for repatriation, our Travel Health Insurance will enable your safe and comfortable return for your premium care and

urgent treatment and should the situation take an unfortunate turn for the worst and lead to the unfortunate loss of life, our Travel Health Policy will bring you back home as a solemn assurance.

So, whether you are headed to the mystic archipelago islands in the Seychelles for a long-awaited retreat or are headed to Namibia to close up those critical business deals. Stress not. Set out on your travels, let your hair down, loosen your tie, kick off your shoes and walk on a sandy beach knowing that we are just a phone call away should the unexpected happen.

Sign up for your Travel Health Insurance Policy today

Bring your identification, a valid passport, proof of residence and proof of income along with details of your destination and the duration of your trip to sign up for your peace of mind.

SMS TRAVEL TO 2600 AND WE WILL CALL YOU BACK



Medical emergencies abroad?

We've got
you covered.





IN PERSPECTIVE

Why you should never let them dampen your spirit, ever!



ESRIC's Homeowners Insurance

So, your grandmother told you about life and the principles you should hold fast to. About hard work and its virtues, about time and the happiness it can bring. I bet she also told you about the universe and the twists of life. About obstacles that can come in all forms and frames and the curve balls that life can bring you.

Rightly so, you should never let life knock you down. You should never let anyone dim your shine rather, you should chart through life with resolve and determination to be the best you can be because you deserve it.

Just as well

It is the season of cheer, family fun and laughter. A season of anticipation, energy and fond memories. Yet in the nick of time, a sweeping storm can send a tree crashing into your home - exposing you to the elements. A speeding truck can crash through your perimeter fence and wind up in your living room, amongst shocking debris and glass shards. Worse still, a faulty electric cable can set a raging fire, razing your precious home without warning, leaving you stunned by such a shocking occurrence.

IN PERSPECTIVE

This is how we keep you covered...

ESRIC's Home Owners insurance covers your insured buildings, immovable fixtures and fittings, outbuildings, walls, gates and fences that are used solely in connection with you as our insured client. Hence, we will have your back if a tree accidentally falls on your roof and wrecks your roofing when you least expect it. We will step in to cover you from the dreadful damage of water and hail that can seep through your prized fitted carpets and spoil your floor tiles, or even annoyingly destroy your prized outdoor gate lanterns when you least expect it.

To further outline our commitment to your peace of mind during this holiday season and beyond, we will even go the extra mile of paying you E 5,000 as reimbursement for sourcing alternative accommodation while we process your claim for your Homeowners Insurance. Moreover, we will cover the costs of your debris removal and we will not stop at that. Instead we will we will even go the extra mile of covering your geyser against accidental damage and bursting as part of the numerous policy extras that we have as part of our Homeowners' insurance.

Call us now for more information on our cover and never allow life's unforeseen events to bog you down



INSURE YOUR HOME TODAY

Protecting is cheaper than replacing

With our
Homeowners Insurance



IN PERSPECTIVE

The high road with ESRIC's premium motor vehicle cover

My humble account

I have always aspired to live a high life and scale unimaginable heights; thus, in pursuit of my dreams, I have pushed my limits, put in the hours, and worked a little bit harder than the average person. As a result, life has seemingly poured back to me what I have tried to pour into it.

Thus, I live an average life where my days are characterised by frenetic meetings and late nights to try and eke out a decent living. My sunsets, on the other hand, are characterised by picturesque drives through the windows of my modest car that I am truly grateful for as I glide effortlessly, protected from the elements.

explosions and third-party liabilities, amongst other potential risks. As if that is not enough, ESRIC's Private motor insurance keeps me covered in countries such as South Africa, Mozambique, Lesotho, Botswana, Zimbabwe, Malawi, and Namibia, whenever I cross borders on my business travels.

Frankly speaking, sometimes I do not know how I found myself as the owner of a car that has made my life much easier. What heartens me more is knowing that ESRIC is giving me top notch comprehensive cover, whether I am driving in the city or the country. To all those who aspire for peace of mind with their prized possessions on the road, sign up for ESRIC's



Being a privileged owner of an expensive car, I never anticipated I could own in my late twenties, I had to get the insurance cover that goes with it. Hence, I got ESRIC's Comprehensive Motor Insurance, which offers swift response in handling claims and coverage that extends beyond the ordinary. Every turn of the road, I am covered from losses and potential damage to my car that includes theft, hijacking, fire, collision,

premium insurance cover today and enjoy elegant road travels because true luxury extends beyond what you drive — it lies in the assurance that every journey, every moment, and every mile is royally protected.

Written by a grateful budding entrepreneur
No need for names.

Enjoy the ride, not the ‘what ifs’

Get Private Motor Insurance



RIPPED FROM THE HEADLINES

Jaw-dropping insurance claims on record



In the world of insurance, not every claim fits neatly into the box of fender benders, burst pipes, or lost luggage. Some stretch the imagination — the kind that makes adjusters blink twice, reread the file, and ask, “Wait... this actually happened?” From parrots that “confessed” to crimes, to cars swallowed by freshly laid cement, the insurance world has seen it all.

These outrageous and wonderfully weird claims remind us that real life can be stranger than fiction and that insurance, at its core, is about protecting people from the unpredictable twists of fate. Behind every eyebrow-raising story lies a policyholder caught in an extraordinary moment, and an industry prepared to bring order to the absurd. So buckle up as we journey through a series of unbelievable, and utterly bizarre claims ever filed. Because when it comes to insurance, truth really is stranger than fiction.

Missing car, not quite stolen

A woman parked her car at a large shopping centre and went to work. When she returned in the evening, her car was gone so she went to report the incident to the centre management. However, the centre management told her that her car had not been stolen but an elderly gentleman had tried to open her car, thinking it was his. When his key would not work he called his insurance company who came out and broke into the car so it could be towed to a repairer.

It was not until the car was at the repairers that it was discovered that the vehicle did not actually belong to the man. As a result of this, the woman not only had her car repaired by the man’s insurer but also received a written apology.

Talk about tongue-tied encounters.

RIPPED FROM THE HEADLINES

Rare cigars destroyed by wildfires

A lawyer went to a shop, bought a pack of cigars and insured them against all kinds of calamities, including fire. Later, he filed a claim because his cigars were destroyed in a series of small fires. In court, the judge gave a verdict in his favour. The lawyer was reimbursed however, his story took a turn as the insurance company had him arrested on charges of arson thereafter.

Talk about tasting one's medicine.



Diamond ring swallowed by a goose

A woman from Texas filed a claim for her diamond ring that was swallowed by her pet goose having reportedly sifted through the goose's droppings for weeks trying to recover it. Ironically, when the insurer wanted to dissect the goose, she made another report that the goose had flown away. This led to the rejection of her claim.

It is really a world of interesting insurance claims.



Phone baked into a cake

A distracted mother accidentally baked her phone inside her daughter's birthday cake. The phone was later found but destroyed by the baking process. The insurance claim for the phone was denied, but the story became quite popular.



RIPPED FROM THE HEADLINES

The symmetrical car pounding hail

Back in the 1990s, Kentucky-based Hyland Insurance received a suspicious claim for a hail-damaged car. The adjuster who inspected the damage was skeptical because the round divots that peppered the car's entire surface were perfectly symmetrical. The insurer rejected the claim on the grounds that the car was intentionally damaged using a ball-peen hammer.

One would think the client would stop there after being caught red-handed attempting insurance fraud, but no. Relentless, the man filed a police report claiming someone damaged his car with a ball-peen hammer. He then submitted a new claim and because Hyland could not prove that the damage was intentional, they were forced to settle the claim.

Talk about calculative intentions

While these bizarre claims are eyebrow-raising and sometimes jaw dropping, they also highlight the essential role of insurance in a world full of surprises. Behind every quirky story is a lesson in preparedness, adaptability, and the importance of having a safety net when life takes an unexpected turn. From the absurd to the astonishing, these cases remind us that no scenario is too strange to consider and that insurance is not just about protection, it is about peace of mind, even in the most unpredictable moments. After all, in the realm of the weird and wonderful, it pays to be covered.



LIFESTYLE AND WELLNESS



What you know about the festive season and so much more

Holidays are a universal language, yet the way people celebrate them is as diverse and colourful as the globe itself. From glowing lanterns floating across rivers in Asia to giant, intricate ice sculptures in the Arctic, festive traditions reveal the heart and soul of cultures, past and present. Some customs are centuries old, steeped in myth and ritual; others are modern twists that bring communities together in unexpected ways.

Exploring these celebrations is like opening a treasure chest of human creativity and joy. Whether it's dancing through the streets in vibrant costumes, sharing symbolic feasts, or performing quirky rituals meant to bring luck and laughter, each tradition tells a story — One of connection, hope and the simple magic of coming together. Join us on a journey across continents and cultures, where holiday customs dazzle, delight and sometimes even surprise, showing that while the season of celebration may be shared, the ways we honour it are endlessly fascinating.

LIFESTYLE AND WELLNESS



KFC on Christmas Day in Japan, an absolute must

When you think of Christmas dinner, roasted turkey and mince pies probably come to mind. In Japan, however, the festive table tells a very different story. One that smells like fried chicken and tastes like tradition. It all began in the 1970s, when KFC launched its famous "Kentucky for Christmas" campaign. At the time, Christmas was a relatively new holiday in Japan, and families were eager for ways to celebrate. The campaign struck gold: a bucket of crispy, golden chicken became the perfect way to gather loved ones and share a festive meal. Today, ordering KFC for Christmas is a beloved ritual. Families line up for weeks to secure their holiday bucket, complete with sides and a special Christmas cake. Restaurants are decorated with wreaths and lights, and the smell of seasoned chicken fills the air, creating a uniquely Japanese yuletide experience.

What started as a clever marketing idea has become a national tradition of joy and celebration with a much loved chicken bucket.

Poland's Starry Christmas Eve

Did you know that in Poland, on the evening of December 24th you are only 'allowed' to start eating your Christmas Eve dinner when the first star emerges from the sky? Further to that, all meals should be cooked and the housework should be completed by the time the star comes out too. This annual Christmas tradition is respected in Poland today, where the brightest star on Christmas Eve is not just a signal but a glittering promise that Christmas has arrived.

LIFESTYLE AND WELLNESS

Why spider webs are a symbol of good fortune, and Christmas cheer in Ukraine



The season is upon us where Christmas trees twinkle with tinsel, candy canes, and fairy lights and the brightest Christmas stars shine on the road, in shopping malls and even in our homes. However, in Ukraine, that is not always the case as delicate silver and gold spider webs also glisten among the Christmas tree branches as a unique festive accessory. This enchanting tradition springs from an old Ukrainian legend about a poor widow and her children who lovingly grew a small fir tree outside their cottage.

As the legend goes, when Christmas came the widow and her children had no money to decorate the tree, so friendly spiders spun intricate webs across its branches as they slept on Christmas Eve. When the morning sun rose, the webs turned to shimmering strands of silver and gold, transforming the humble tree into something wondrous. Since then the spiders and their webs have become symbols of good fortune, hope and unexpected blessings in Ukraine as many families still hang tiny spider ornaments or glittering web decorations to honour that magical night.

So while the rest of the world decorates with sparkle and shine, Ukraine adds a touch of folklore — a whisper of wonder spun in silver. A reminder that beauty can be woven from even the simplest threads.

From wild birds to festive feasts: The story of the Christmas turkey

Every Christmas, the turkey takes centre stage on dining tables around the world, its golden skin and savoury aroma signalling celebration. But have you ever wondered how this bird became the holiday icon it is today?

The story begins in the America, where wild turkeys roamed the forests long before European settlers arrived. Native Americans hunted and raised them, valuing their meat for sustenance and ritual feasts. When European explorers reached the New World in the 16th century, they encountered the turkey and quickly recognised its potential as a festive dish. By the 17th century, turkeys had crossed the Atlantic and found a new home on European tables. In England, they became a prized centrepiece for Christmas dinners, gradually replacing the traditional goose.

Across time, the turkey evolved from an exotic curiosity into a symbol of abundance and celebration, its role cemented by festive traditions and the allure of a grand family feast.

Today, whether roasted, stuffed, or glazed with honey and herbs, the turkey carries centuries of history to our holiday tables. Each bite is a reminder of exploration, adaptation, and the enduring joy of gathering with loved ones proof that some traditions, much like the bird itself, truly stand the test of time.



MEET OUR BRIGADE DE CUISINE



Step into ESRIC's chef's kitchen and meet our Brigade de cuisine

Welcome to our chef's kitchen, where we will give you a fine dining experience with our delectable fresh, warm and sizzling delight. Our menu comprises of fresh foods proudly prepared by our squad aka your Brigade de cuisine who have been apportioned pseudo titles in light of their cooking specialities.

All who enter our kitchen should be mindful of four critical rules

- I. All members of our "brigade" should have the highest culinary certifications as a mandatory kitchen directive
- II. Only organic food should be served from our kitchen
- III. All diners should strictly come in hungry and all food served from our kitchen is on the house, so everyone should eat till they drop as an order from the brigade.

Grab a chair and order a drink as we tell you more about the team behind our culinary magic.



MEET OUR BRIGADE DE CUISINE

Chef Exécutif (Executive Chef) - Zama Ngcobo

Zama is the strategic leader of our culinary operation, guiding the kitchen beyond the stove. He oversees menus, budgets, staff and standards – ensuring that the brigade works in harmony and the kitchen runs efficiently. While less hands-on with each dish, his vision shapes every flavour, presentation and guest experience.



MEET OUR BRIGADE DE CUISINE

Chef de Cuisine (Head Chef) **Nozibusiso Khumalo – Personal Assistant**

Nozibusiso reports to the Executive Chef. She is the leader of the kitchen brigade. She oversees every dish that leaves the pass. She sets the tone, crafts the menus, and ensures that flavour, presentation, and precision meet the highest standard. Balancing creativity with command, she guides the team like a conductor – bringing harmony to the heat, order to the chaos, and vision.



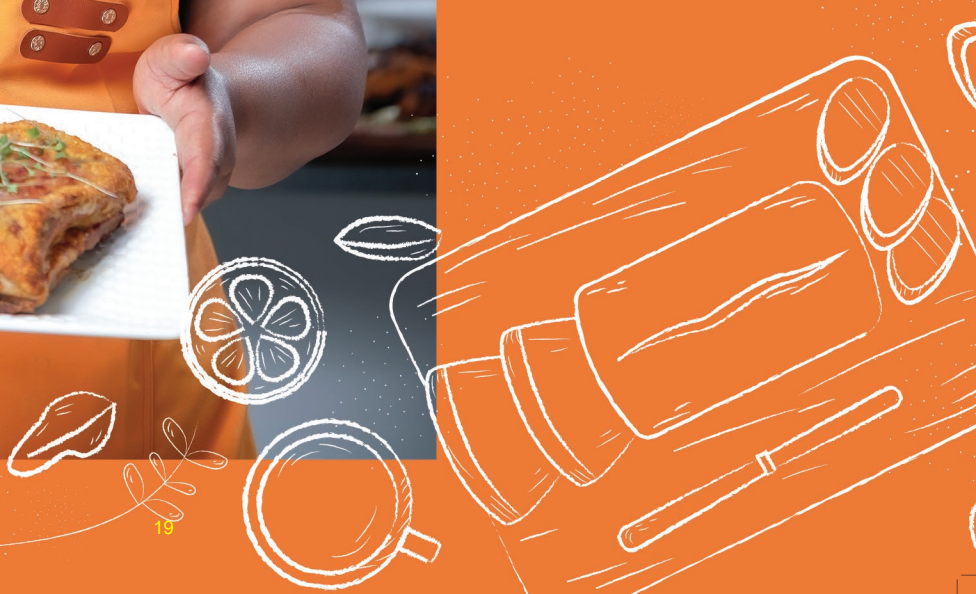
MEET OUR BRIGADE DE CUISINE

Sous Chef (Second-in-Command)

Gcebile Simelane – Marketing and Communications Manager



Gcebile is the right hand of the kitchen, steady, skilled, and always alert. She translates the chef's vision into motion, supervising stations, managing timing and keeping the rhythm of service. When pressure rises, Gcebile keeps the flame steady, ensuring that every plate upholds the standard of the house.



MEET OUR BRIGADE DE CUISINE

Presenting our station chefs, aka the Chefs de partie

Our Chefs de Partie are the heart of the kitchen who rule their station, grill, sauté, pastry, whatever the domain with zest and fervour to turn ingredients into perfection.



Chef de Partie (Station Chef)

Each Chef de Partie is a specialist, mastering a section of the kitchen – from grill to pastry, from sauces to soups. They know their craft inside out and ensure their corner of the kitchen runs like clockwork. Together, they form the building blocks of excellence that bring the chef's vision to life.

MEET OUR BRIGADE DE CUISINE

Meet the squad Grillardin (Grill Chef) Bhekani Malaza – Snr Business Development Officer

Bhekani rules the grill with steady hands and sharp instincts. Each sizzle tells a story of timing and texture, where caramelised edges meet tender centres. He understands heat like an old friend – knowing when to tame it and when to let it roar.



MEET OUR BRIGADE DE CUISINE



Fry Chef Friturier Thuli Nkonyane - Senior HR Officer

Quick-thinking, skilled, and creative, Thuli brings excitement to our meals, ensuring that every piece that leaves the fry station is crisp and full of flavour.

MEET OUR BRIGADE DE CUISINE

Vegetable Chef aka Legumier - Nomfanelo Dlamini - HR Officer



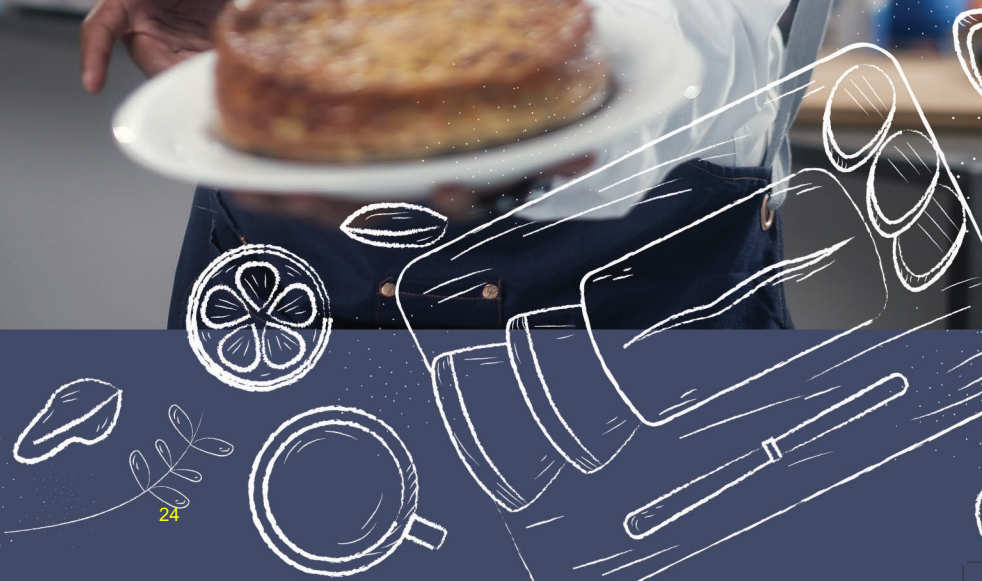
With a refined palate and an artist's eye, Nomfanelo transforms our vegetable course into an expression of elegance and sophistication through contrasting colour bursts that garnish the plate and tease our diners.



MEET OUR BRIGADE DE CUISINE

Soup Chef aka Portager - Njabulo Masuku - Snr. Risk Officer

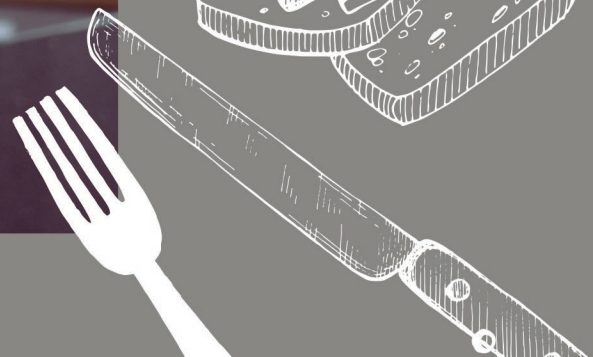
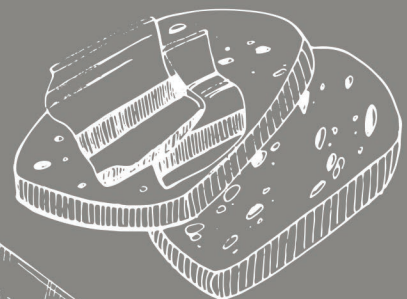
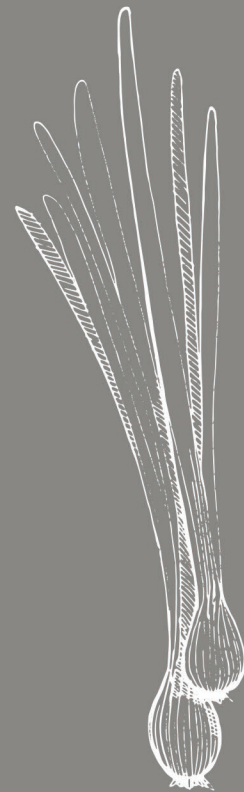
Cool and calm, Njabulo transforms skill into art, sautéing foods, creating sauces and sumptuous gravies that keep our kitchen's rhythm alive and the diners ever coming back for more.



MEET OUR BRIGADE DE CUISINE

Pantry Chef aka Garde Manger - Lulu Manana - HR Administrator

Lulu is our curator of freshness and finesse, specialising in all our cold foods and transforming all our raw ingredients into edible elegance.



MEET OUR BRIGADE DE CUISINE

Pâtissier (Pastry Chef)
Kayise Lukhele – Snr Compliance Officer



Artist of the brigade, Kayise, brings sweetness and elegance to the table. From delicate pastries to grand desserts, she measures, mixes and moulds perfection with patience and flair – proving that discipline can be delightful as indulgence.



MEET OUR BRIGADE DE CUISINE

Boulangier (Bread Baker) – Portia Hlophe – Risk Manager



Portia rises before dawn, working quietly with flour, water and time. Her creations – from crusty loaves to dumplings form the foundation of every meal. In her hands, even humble dough becomes a symbol of warmth and generosity. In our kitchen of insurance, Portia mirrors this craft – building stability, shaping structure and ensuring that every policy rises on a firm, reliable foundation.

MEET OUR BRIGADE DE CUISINE

Aboyeur (Kitchen Announcer) Nombuso Zwane – Company Secretary

Nombuso is the conductor of the Kitchen's tempo, standing at the pass to coordinate the flow of dishes. She calls out orders, checks timing, and ensures every plate leaves the kitchen flawlessly. With sharp focus and clear communication, she keeps the brigade in sync – transforming a busy cookout into a seamless performance.



MEET OUR BRIGADE DE CUISINE

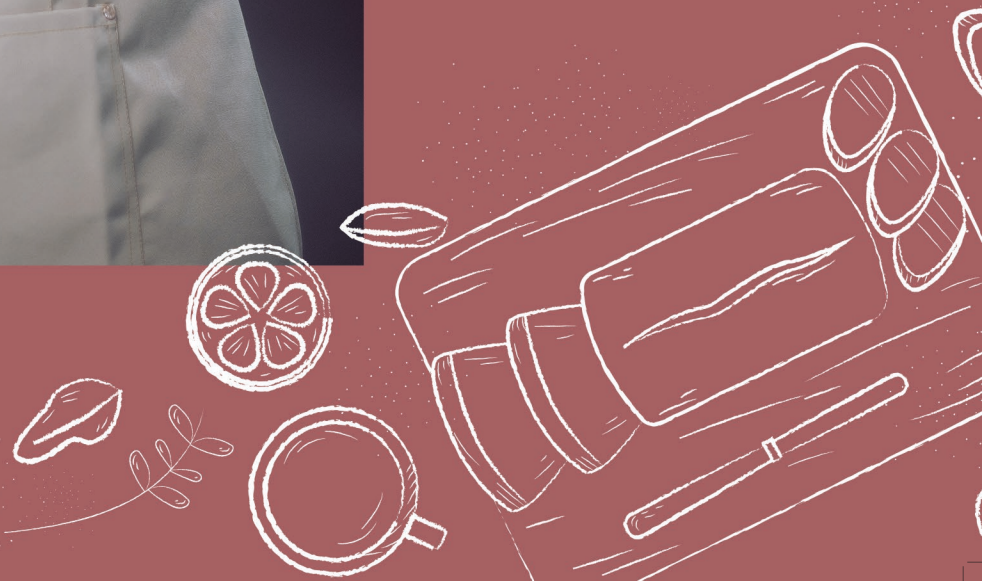


Cocktail Chef (Mixology) – Sikhulile Nxumalo - Actuarial Analyst

Sikhulile is the architect of liquid artistry, crafting drinks that balance flavour, aroma, and presentation. He combines technic, creativity and a touch of theatrical flair, turning spirits, juices and syrup into memorable experiences. Every glass tells a story – of balance, precision, and imagination – reflecting the same care and craftsmanship as a plated dish.

Our brigade de cuisine is an embodiment of our culinary synchrony and eagerness to serve. Step into our chefs' kitchens for a delectable dining experience.

Bon appetite





Happy holidays



ESRIC
Ensuring your tomorrow, today.

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