



NGANO OF  
**Lazy Hare**  
and the drought

*Name Surname*

Information about the book.

ISBN Number: 0000000000

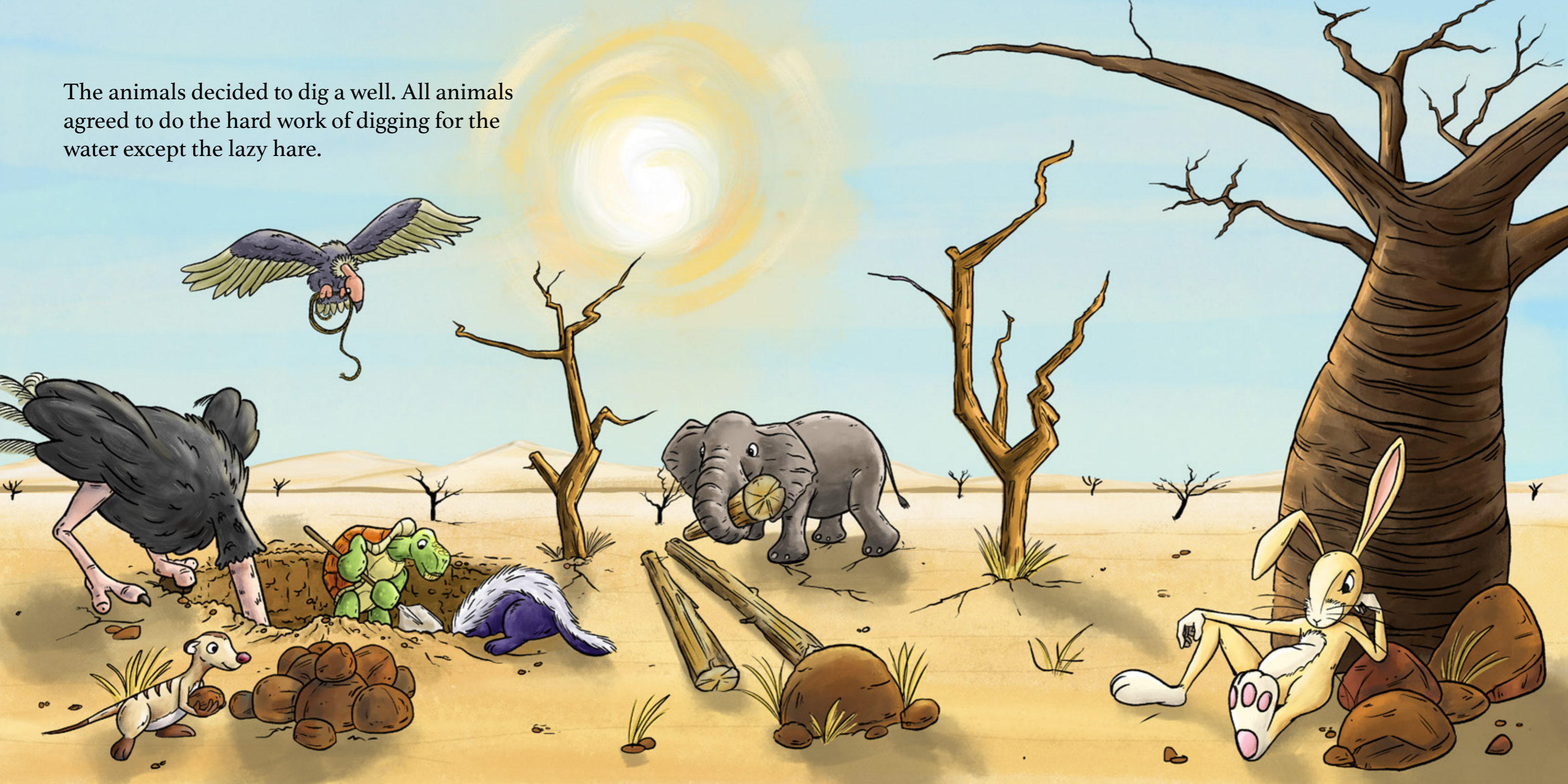
Published by [Name] 2020

Illustrated by LJ Swanepoel - MDOT Agency  
[www.mdot.co.za](http://www.mdot.co.za)

Karingana wa karingana. A long time ago,  
there was a terrible drought that affected  
all the animals and all the plants.



The animals decided to dig a well. All animals agreed to do the hard work of digging for the water except the lazy hare.



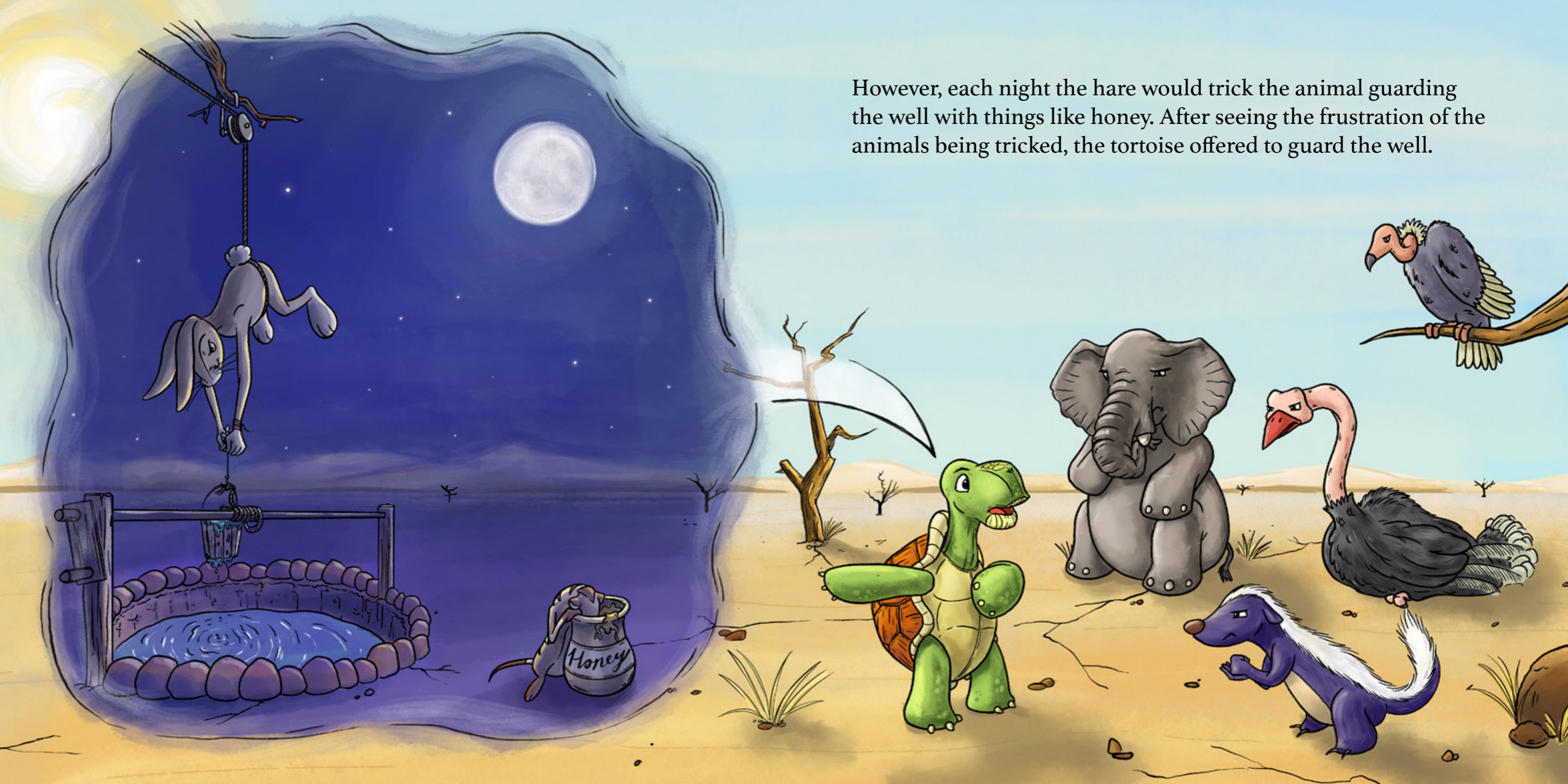
After digging for a long time, they reached a level deep in the earth where they could get water. When the hare heard the cries of joy from the other animals, he also came to drink the water.



The other animals chased him away and decided that he should not be allowed to drink from the well. They took turns to guard the well.



However, each night the hare would trick the animal guarding the well with things like honey. After seeing the frustration of the animals being tricked, the tortoise offered to guard the well.



The first reaction of the animals was to say, how could the slow tortoise be able to catch the hare when other stronger and faster animals had failed.

However, when they agreed to give him a chance, he was able to catch the hare after tricking him into a trap.





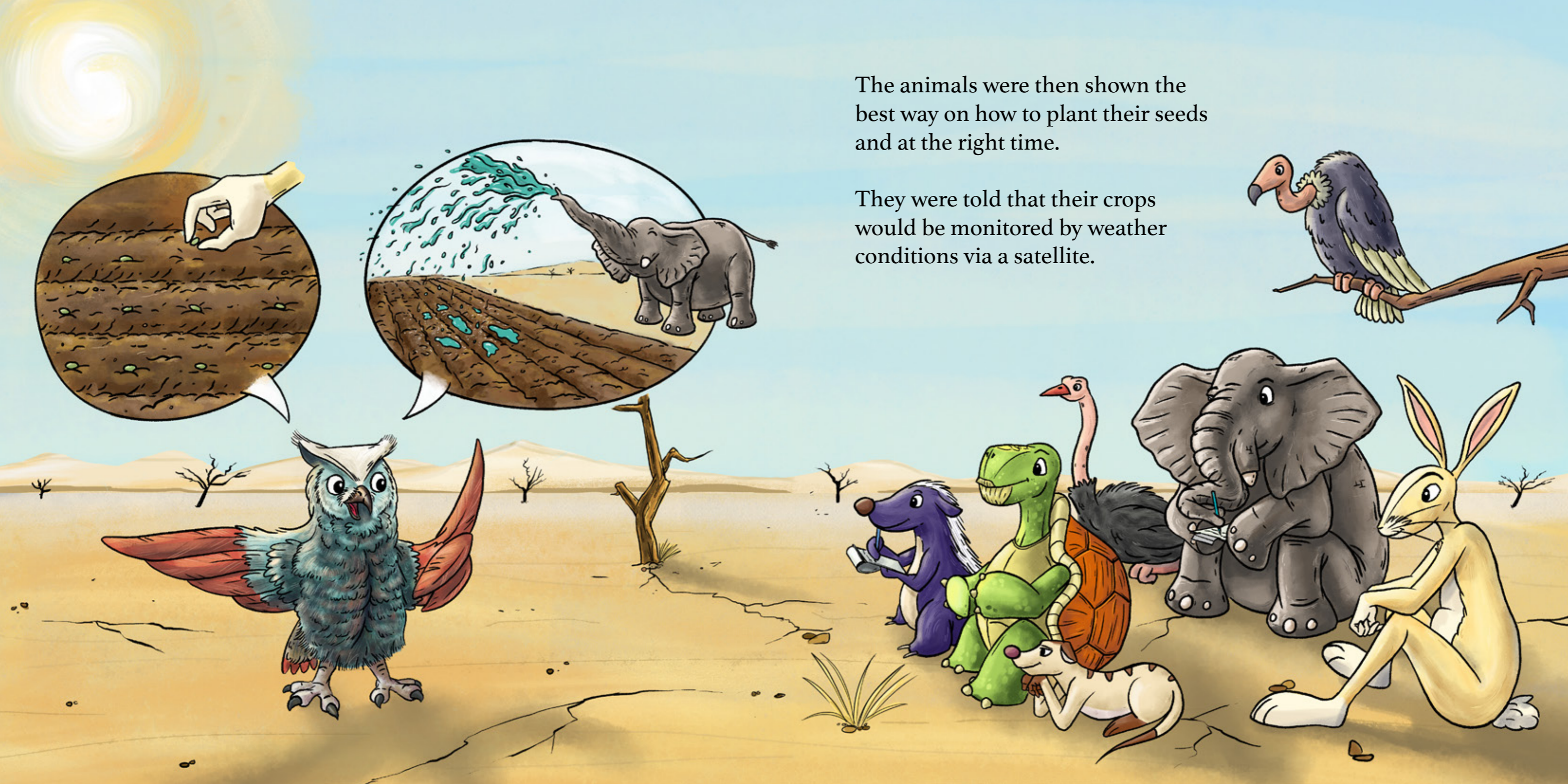
After some time, the animals decided to forgive the hare, plan for the future and start planting their crops with the water from their new well.

The first thing to do was to buy the right seed. They decided to buy high quality seed from Phoenix Lda which included climate-related insurance for free.



The animals were then shown the best way on how to plant their seeds and at the right time.

They were told that their crops would be monitored by weather conditions via a satellite.



The animals worked together and grew beautiful crops. They had the piece of mind knowing that if they had severe rainfall or even another drought, that they were protected by Hollard and that their seeds would be replaced by their insurance.



# Lessons to Learn from this Traditional Story



## 1. Learn from Past Experiences of Natural Disasters

The animals in this story were affected by a drought. What natural disasters have affected crops in your fields? It is important for you to be aware of the threat of natural disasters. Droughts and excessive rainfall have had a major impact on agriculture. What are we going to do to protect ourselves?



## 2. Plan for the Future

Don't wait for the disaster to happen again before you think about how you will protect yourself and your machamba. Safety is born of caution.



## 3. Take Steps to Protect Yourself

Following the drought, the animals planned to dig a well to have water for themselves. Please remember that it is better to be safe than sorry.



## 4. Joining Forces is Crucial to Combat the Threat of Natural Disasters

The animals were able to overcome the threat of the drought by working together towards a common goal. A safe friend reveals himself in adversity.



## 5. The Importance of Monitoring

Like the animals in the story, we need to have the right tools to monitor how our crops are doing in the fields. We should aim to know how droughts and excessive rainfall might have an impact on our crops.

# Protect your Machamba in 5 Simple Steps with High Quality Seeds



## 1. Buy High Quality Seed with Pre-Paid Insurance

Buy the right type of mbeu from Phoenix Lda which already includes climate-related insurance in the cost of the seed without any additional costs for you.



## 2. Plant the Seed the Correct Way

Plant the seed in your identified machamba the correct way and at the right time for each crop as per the recommendations from your supplier of Phoenix seeds. We insure only rain-fed farming of maize, beans, pigeon peas, soya and sesame.



## 3. Monitoring the Climate in Covered Areas

Weather conditions are monitored using satellite technology in the covered field which must be identified with your seed supplier or agro-dealer so that we know which area it is located with similar climatic conditions.



## 4. Sharing Information on Rainfall in Covered Locations

Information on weather conditions for the covered areas will be shared on a regular basis with your supplier of insured seeds. There is NO need for farmers to report losses given that replacement of seed for machambas in affected areas will be done automatically by Phoenix Seed on the basis of the weather conditions, as monitored by the satellite.



## 5. Replacing High Quality Seed of Affected Farmers

Your seed supplier will replace your high quality seed for free for the next season if germination or growth of covered crops in your covered area is affected by droughts or excessive rainfall during the agricultural season. Your insurance covers these defined climate-related risks ONLY. It does not cover the actual crop or other risks, such as pests and disease.

# For more information, please contact Hollard Moçambique Companhia de Seguros, S.A.

## Address:

Av. Sociedade de Geografia  
no 269 Edifício Hollard  
Maputo  
C.P. 428 Maputo

Email: [info@hollard.co.mz](mailto:info@hollard.co.mz)  
Tel.: 21 357 700

Website: [www.hollard.co.mz](http://www.hollard.co.mz)

**Hollard.**  
seguros

## Project Partners



## Index Insurance Sponsors



This publication is part of insurance awareness material developed by Hollard Seguros to support the SEDS+ project implemented by NCBA CLUSA Mozambique with funding from the U.S. Agency for International Development (USAID)/Mozambique through the Feed the Future Partnering for Innovation program implemented by Fintrac Inc.