



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS

HAZCHEM (SPILLAGE & CLEANUP)

SITE CLEAN UP

Insured through: Centriq Insurance Co. Ltd

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SPECIALISED ON-SITE CLEAN UP

WHAT IS COVERED ?

We cover costs of spill clean-up, rehabilitation, restoration and expenses of the insured premises. Cover includes warehousing, yard storage, above ground tanks, products in the manufacturing process and both loading and offloading.

WHY DO YOU NEED ONSITE ENVIRONMENTAL IMPAIRMENT COVER ?

It is now a legal requirement to have this cover in force. The storage of fuels, chemicals and their potential pollutants presents a unique set of environmental contamination risks. These can lead to financial penalties and legal action for operators and business owners.

Claims of this nature can be very costly and may take years to complete. The owner/operator will be held liable for the clean-up and rehabilitation costs. The government may fine up to R10 million and/or 10 years in jail for non-compliance following an incident.

UNIQUE BENEFITS

- The client will have access to our 24hour call centre to report all incidents ensuring an immediate response to reduce size and cost of a claim.
- Hazcall24 is a 24/7 incident/claim management platform, handling all claims from cradle to grave.
- All incidents must be reported to the call centre on **0860 44 44 11**.
- Hazcall24 stickers are available on request from your Genlib Representative.
- The policyholder will receive 1 x Free Depot Spill Kit (valued at R 2 000), with annual replacement of absorbents
- Our policy meets the licence requirements for financial provision for rehabilitation, as requested by government departments for licencing purposes.

SPECIALISED ON-SITE CLEAN UP (CONTINUED)

COVER PROVIDED BY THE SCHEME

This scheme is for a maximum of 250 000 litres per risk address, higher amounts can be covered on an ad hoc basis.

LIMITS OF INDEMNITY AVAILABLE

A NIL EXCESS payable on the first incident and thereafter, the excess stated below will apply :-

LIMIT	EXCESS SECOND LOSS
R 250 000	R 5 000
R 500 000	R 5 000
R 1 000 000	R 10 000

SCHEME EXCLUSIONS

- × Sites with underground tanks
- × Harbour or Bunkering
- × Pipelines
- × Lead and Asbestos
- × Radioactive and Nuclear
- × Sites with a max combined product capacity of 250 000 litres
- × Hazchem rail
- × Landfill sites
- × Mining
- × Microbial matter

These exclusions may be insured on request on an ad hoc basis.

CLAIMS PROCEDURE

- **All claims / losses to be called through to EnviroSure's 24-hour call centre on 0860 44 44 11 immediately when the claim occurs.**

- **The call centre operator will ask the following questions, as this information is required to process an EnviroSure claim:**
 - ✓ Caller's name & contact number
 - ✓ Company's full name
 - ✓ EnviroSure policy number
 - ✓ Vehicle's registration number (Horse & trailers)
 - ✓ Location of the spillage or loss
 - ✓ Physical address or closest known address where the spillage occurred
 - ✓ What product is being carried
 - ✓ What packaging is the product in
 - ✓ How much product has been spilled

- **EnviroSure Claims department will:**
 - ✓ Appoint all response units.
 - ✓ Appoint all assessors.
 - ✓ Appoint any reconstruction specialists as and when required.
 - ✓ Liaise with their call centre.
 - ✓ Liaise with brokers throughout the claim process.
 - ✓ Receive and review all required claim documents to validate claim.
 - ✓ Pay all relevant and approved claims.
 - ✓ Pay all approved suppliers.
 - ✓ Handle all repudiations.
 - ✓ Handle all recoveries, third parties and any legal matters.

Please note that failure to comply with our claims procedure, namely the contacting of our call centre, will result in an additional excess of 10% of the full invoiced amount of the claim.



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