



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS

HAZCHEM (SPILLAGE & CLEAN-UP)

TRANSPORT CLEAN UP

Insured through: Centriq Insurance Co. Ltd

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THE TRANSPORT CLEAN-UP POLICY

This product provides comprehensive environmental cover for the transport of hazardous goods and potential pollutants. Cover includes clean-up and rehabilitation of the environment following a spillage from a vehicle.

This offering has different options available for HCV's, LDV's, Sub-Contractors and Wholesaler's.

The options available are as follows :-

ON-SITE IMPAIRMENT COVER

Environmental impairment cover for any property owned by the Insured or in the Insured's care, custody or control. This covers the Insured for environmental incidents arising from any above ground storage and operational use of potential pollutants on site.

This includes but is not limited to above ground storage tanks, silos, loading and offloading, manufacturing, warehousing and yard storage.

The cover allows for cost and expenses for which the Insured is legally liable to pay in terms of the law, in respect of an environmental incident arising from the spillage or leakage of dangerous goods or pollutants contained in a warehouse.

The storage of fuels, chemicals and other 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 easily exceed R1 million for an average-sized site and may take years to complete. The owner/operator will be held liable for the clean-up and rehabilitation costs. The government may be up to R10 million and/or 10 years in jail for non-compliance following an incident.

THE TRANSPORT CLEAN-UP POLICY (CONTINUED)

The Benefits

- ✓ We cover clean-up, rehabilitation costs and expenses, for which the insured client is legally liable in respect of an environmental incident arising from above-ground storage of potential pollutants.
- ✓ Cover includes warehousing, yard storage, above-ground tanks, products in the manufacturing process, and both loading and offloading.
- ✓ The client will have access to our 24-hour call centre to report all incidents, ensuring an immediate response to reduce the size and cost of a claim.
- ✓ The policy holder will receive: 1 x Free Depot Spill Kit (valued at R2000), with annual replacement of absorbents.
- ✓ Our policy meets the licence requirements for financial provision for rehabilitation, as requested by government departments for licencing purposes.

UNDERGROUND GROUND STORAGE TANK COVER

This cover is available for environmental incidents arising from any pollutant stored in an underground storage vessel, as well as leakage from the associated underground reticulation.

Each depot or warehouse is assessed individually, and premium is charged as per risk accordingly to volume and severity of product. The cover allows for cost and expenses for which the Insured is legally liable to pay in terms of the law, in respect of an environmental incident arising from the spillage or leakage of dangerous goods or pollutants.

THE TRANSPORT CLEAN-UP POLICY (CONTINUED)

LDV SOLUTION

This cover is specifically designed for our small operators handling Dangerous Goods, dealing with exempted quantities as per SANS Code 10232, in accordance with the National Road Traffic Act 1996 as amended e.g. transporting fuel with less than 1 000 litres.

This cover is exempt from our Standard Compliance Assist Benefit; however, we have tailor-made a Compliance Assist Benefit that is more suitable.

The Insured is required to report every incident to the EnviroSure Call Centre on **0860 44 44 11**.
Cover is for clean-up and rehabilitation only.

- Includes loading and offloading in or on any insured vehicle.
- Full Drivers Solutions benefit available for the Driver and Co-Driver
- Once-Off Compliance Assist Benefit that will be available after 3 months of cover
- 1 x Dangerous Goods Compliance Training Course for drivers, held by a qualified Nosa Logistics Specialist
- 24/7 Call Centre Service – Hazcall toll-free number **0860 44 44 11**
- Premium includes our Excess Solutions

Limit of Indemnity R 500 000 | *R 605 per LDV per month | Nil Excess

Limit of Indemnity R 1 000 000 | *R 825 per LDV per month | Nil Excess

Limit of Indemnity R 2 000 000 | *R 935 per LDV per month | Nil Excess

* These premiums are VAT inclusive & Include 10% AAS Cost and Brokerage

THE TRANSPORT CLEAN-UP POLICY (CONTINUED)

EXCESS SOLUTION

Excess Solution is not just an Excess Reducer, it comes with many additional benefits.

Benefits for claims within RSA

- ✓ No excess payable for claims that occur within South Africa
- ✓ Cross-border excess is reduced to only R 50 000 per claim
- ✓ Load transfers are covered to prevent a claim
- ✓ Cargo related drips, leaks and minor spillages are covered
- ✓ Includes oil spills from vehicles, engines or hydraulic equipment fixed to the primary mover – limited to R 50 000 per incident
- ✓ Guaranteed response to all incidents

The Cost

R 155* per month, per vehicle

Additional Extension to Cross Border Claims

For an additional R 110* per month, per vehicle the client may buy their cross-border excess from R 50 000 to Nil

NOTE : The combined premium to purchase the RSA and Cross-Border to Nil, will cost R 280-50* per month, per vehicle.

* These premiums are VAT inclusive & Include 10% AAS Cost and Brokerage

The Insured is required to contact the Call Centre immediately in the event of a claim, to benefit from this cover.

The EnviroSure Hazcall Number is 0860 44 44 11 and +27 (0)60 440 2810.

THE TRANSPORT CLEAN-UP POLICY (CONTINUED)

SIDE TANK SOLUTION

This covers the side tank (self-powered) diesel spill clean-up and rehabilitation costs. In the event of an accident, on many occasions the diesel side tank is ruptured, spilling its diesel into the environment. These types of spillages can range from 10 litres to 1 000 litres,, often covering a large road surface and road shoulder.

This can create an environmental problem for the surrounding area, which may result in large clean-up and disposal costs. Due to the loss of fuel from an accident, causing the side tank to respond, our side tank cover will also include a fuel reimbursement voucher to the maximum value of R 5 000 per claim. Subject to 1 claim per every 5 vehicles on cover, within a 12-month period.

The insured is required to report every side tank incident to the EnviroSure Call Centre on the following number: **0860 44 44 11**.

- ✓ 24/7 call centre service : Hazcall toll-free number **0860 44 44 11**
- ✓ Immediate clean-up response
- ✓ Disposal of waste material
- ✓ Rehabilitation of the environment and clean-up of the road surface

Option 1 : covers clean-up & rehabilitation costs up to **R 100 000 / R 38-50*** per truck per month

Option 2 : covers clean-up & rehabilitation costs up to **R 200 000 / R 71-50*** per truck per month

* These premiums are VAT inclusive & Include 10% AAS Cost and Brokerage

THE TRANSPORT CLEAN-UP POLICY (CONTINUED)

HARBOUR SOLUTION

This covers any spillages as a direct result of the loading / off-loading activities from a vessel to the insured, whilst in the harbour / port or the harbours edge (Quayside).

Cover will extend to clean-up costs only, liability is excluded in addition to the standard exclusions listed in the full policy wording.

Option 1

- ✓ Covers you for R 250 00 annual aggregate
- ✓ R 275* per vehicle, per month
- ✓ R 25 000 excess payable per claim / incident

Option 1

- ✓ Covers you for R 500 00 annual aggregate
- ✓ R 385* per vehicle, per month
- ✓ R 25 000 excess payable per claim / incident

* These premiums are VAT inclusive & Include 10% AAS Cost and Brokerage

THE TRANSPORT CLEAN-UP POLICY (CONTINUED)

CONTINGENCY SOLUTION / SUB-CONTRACTORS

This cover is specifically designed to insure the consignor in the event of an environmental incident, involving a contractor or sub-contractor of the Insured.

This cover is exempt from the standard Compliance Assist and Drivers Solution benefits and side tank cover is excluded.

The insured is required to report every side tank incident to the EnviroSure Call Centre on the following number: **0860 44 44 11**.

Cover is for clean-up and rehabilitation costs only, as per the standard limits of indemnity, ranging from R 500 000 to R 30 000 000.

- ✓ Includes loading and off-loading in or on any insured vehicle
- ✓ 24/7 call centre service : Hazcall toll-free number **0860 44 44 11**
- ✓ Excess Solution for RSA only may be bought as an Extension at an additional premium per vehicle, per month

Premiums vary according to the product risk and limits of indemnity, so a proposal form is a requirement.

VALUE ADDED BENEFITS

COMPLIANCE ASSIST TRANSPORT IMPAIRMENT

We are committed to adding value, and as such have created two compliance benefits to assist our transporters with their needs whilst transporting dangerous goods.

This is an automatic value-add. Once the transporter has been on cover for a 3-month period, we offer the following benefits (these are included in the premium cost) :-

BENEFIT 1

- ✓ 1 x Free Depot Spill Kit (valued at R 2 000), with annual replacement of absorbents
- ✓ 1 x Basic Frontline Spill Response Training, repeated annually
- ✓ 1 x Basic Frontline Spill Response Video for future training of new employees
- ✓ 24/7 Call Centre Helpline for all your compliance queries

BENEFIT 2

- ✓ 1 x Loading and Offloading Dangerous Goods Compliance Training Course for drivers, held by Nosa Logistics
- ✓ This training session can accommodate up to 20 drivers, held by a qualified Nosa Logistics specialist. This will earn each driver certification, qualifying them to load and offload dangerous goods.

VALUE ADDED BENEFITS (CONTINUED)

DRIVER SOLUTION

This gives the policyholder cover for all his drivers and co-drivers, when on shift or duty with the Insured.

Drivers Solution pays out the following benefits for the driver and co-driver :-

- Accidental Death : R 30 000
- Permanent Total Disability : R 100 000

Conditions

- ✓ Driver must be fit and legal to drive.
- ✓ Driver must be on duty / shift at the time of death.
- ✓ Cover is limited to drivers listed on the policy schedule and must be in the employment of the policyholder.
- ✓ Cover includes accidental death and death from natural causes.
- ✓ Benefits will be paid to the policyholder, to distribute as they see fit, once the claim has been validated.
- ✓ Clients must have a valid policy with EnviroSure, and only the policyholders are entitled to claim.

Claims

Claims must be reported within 6 months of the death, and the following supporting documents must be provided :-

- Proof of death : B 1-5 or B 1-20 certified copy of death certificate
- Certified copy of the deceased ID documents
- Employment Contract

VALUE ADDED BENEFITS (CONTINUED)

DRIVER SOLUTION CONTINUED

Automatic Extensions :-

- ✓ Accident Expert : Assistance services offered to the Insured and Insured Person, in respect of COID and RAF claims, including R 7 500 Hospital Admission Guarantee for COID incident.
- ✓ Alcohol Related Motor Vehicle Accident : a maximum of 20% of the Death Benefit up to a maximum of R 500 000 per insured person
- ✓ Claims Preparation Costs : R 50 000
- ✓ Crime : 10%, up to a maximum of R 50 000
- ✓ Emergency Transport : R 250 000
- ✓ Mobility : R 100 000
- ✓ Rehabilitation : R 100 000

Note : This is to cover re-training costs, should the driver be permanently disabled and unable to drive for the company and longer; covers reimbursement of training courses, allowing the driver to be placed elsewhere in the business.
- ✓ Repatriation : R 250 000
- ✓ Seat Belt : 10%, up to a maximum of R 100 000
- ✓ Trauma Counselling : R 1 000 per visit / annual limit R 100 000
- ✓ Legal Assistance

For all claims or queries related to COID and RAF Assistance, call 0860 103 431 Monday to Friday between 08h30 and 16h30 or email support@accidentexpert.co.za

To incept this automatic value-add, please provide us with a list containing the full names and ID numbers of all drivers and co-drivers.

CLAIMS PROCEDURES

HAZCALL24

Hazcall24 is a specialised call centre service, where the insured client calls our 24/7 emergency line to notify us of an accident, incident or spillage. Once the call is received, our trained operators will receive all vital information with regards to the spillage/incident.

Thereafter, they will immediately mobilise the nearest and best-suited spill response team to the scene.

Hazcall24 ensures the correct service providers are appointed, and the correct methodology is followed to aid in cost management. By utilising the call centre, the cost of claim is significantly reduced, as immediate authorisation is provided by the Envirosure staff.

They are available 24/7 to assist the call centre with immediate verification of the client's vehicle details, cover and paid premiums.

We have therefore made it compulsory to contact the call centre in the event of any spillage, accident, incident or potential claim.

Benefits :-

- ✓ Reduced response times
- ✓ Reduced costs
- ✓ Up-to-date Reporting
- ✓ Reduced time on site
- ✓ Total Management

Hazcall is a compulsory service, which will be included in your quote.

24/7 call centre service : Hazcall toll-free number **0860 44 44 11**

CLAIMS PROCEDURES (CONTINUED)

- **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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