



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS

MOTORCYCLE INSURANCE

Insured through: Renasa Insurance Company Limited

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WHAT IS COVERED

LOSS OR DAMAGE

- This policy will cover loss or damage to the listed motorcycle/trailer, including the specified accessories, up to a maximum of the sum insured or the suggested retail value, whichever is the lower amount. The evaluation of damage and the decision to replace or repair will be at the discretion of the insurer or their agent.

TOWING COSTS

- This policy will cover the reasonable costs up to R 5 000 for the transportation of the damaged vehicle to the nearest approved facility for repair.

WRECKAGE REMOVAL

- This policy will cover the reasonable costs up to R 5 000 of the sum insured in respect of the cleaning up and removal of debris and wreckage from the insured vehicle after an accident covered in terms of the policy.

LOSS OF KEYS

- In the case of lost or damaged keys, this policy will cover the reasonable costs of replacing keys, locks, programming of any coded alarm system and a single remote alarm controller up to R5 000. This benefit may not be claimed more than once per calendar year.

ALL RISK ITEMS

- This policy will cover loss or damage to riding gear and/or additional items specified on the attached schedule.

WHAT IS COVERED (CONTINUED)

USE ON TRACKS (SUBJECT TO PRE-APPROVAL)

- Cover may be extended for use on track days when riding under instruction at an approved motorcycle riding academy. This cover excludes any third-party liability. This cover is not automatic and an application for cover under this extension must be submitted at least 2 working days prior to the intended event and written approval must be obtained from the insurer or his agent confirming any additional excess or condition.

THIRD PARTY LIABILITY

- Under this policy, the insurer will indemnify up to R1 250 000 for all sums including claimant's costs and expenses for legal liabilities arising as the result of an accident resulting in death injury or damage to property caused by or connection with the motorcycle specified in the schedule. This cover does not extend to any passenger on the motorcycle

SUMMARY OF COVER LIMITATIONS

| Specified Motorcycle, Sum Insured or Retail Value, (whichever is the lesser) | |
|---|-------------|
| 1. Towing/delivery costs | R 5 000 |
| 2. Emergency repairs | R 5 000 |
| 3. Repair authorisation | R 5 000 |
| 4. Lost/damaged keys | R 5 000 |
| 5. Wreckage removal | R 5 000 |
| 6. 3rd party liability | R 1 250 000 |
| SASRIA market value | |

CONDITIONS OF COVER

- The benefits outlined in this policy only apply within the territorial boundaries of the Republic of South Africa, unless explicitly specified otherwise.
- This policy will only apply to motorcycles registered on the National Traffic Information System.
- In order to enjoy the benefits of this policy, it is expected that all reasonable care is taken towards protecting the motorcycle, including but not limited to, maintaining a roadworthy condition, avoiding exposure to untoward risk and safely securing the motorcycle when not in use.
- It is expected that any changes to the condition of the motorcycle be reported to Genlib CC as soon as is possible. Failure to report any change which may affect the material risk may be cause for denial of benefits and/or cancellation of insurance.
- If any drivers licence belonging to the insured or to any driver named under this policy, is endorsed, suspended or cancelled this fact is to be immediately reported to Genlib CC.
- Cover under this policy is restricted to the riders named in the Schedule.
- Motorcycles valued over R 160 000-00 must be fitted with an approved tracking device.
- Track Cover granted on an individual basis. Details must be submitted at least 48 Hours prior to the event and in time so cover and applicable excess can be Agreed and confirmed.
- Track Cover will always **EXCLUDE** Third Party Liability.

WHAT IS NOT COVERED

- Any claims incurred whilst the motorcycle is being ridden by, or under the control of a person not a named driver in the schedule.
- Any claim arising from the motorcycle being used in contravention of South African law
- Any claim incurred off-road unless the motorcycle is specifically designated as having off-road capabilities.
- Detention, confiscation or requisition by customs or other officials or authorities.
- Damage to tyres by application of brakes or punctures, cuts, and bursts.
- Damage to springs or shock absorbers due to impact with inequalities on the road.
- Any consequential loss as a result of any cause whatsoever.
- Gradual deterioration or depreciation in value.
- Any claim incurred while participating in organised speed contests or while performing or attempting to perform stunts.
- Any subsequent damage/injury if the vehicle is used after an accident before the necessary repairs have been carried out.
- Mechanical and or electrical breakdown.
- Gradual deterioration or depreciation in value.
- Any risk contemplated under SASRIA cover is not covered by this policy. These risks will be covered by SASRIA and subject to the policy conditions as outlined by SASRIA.



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